

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-1-B-RA

**CIN: U66030MH2006PLC165287****Revenue Account up to the Quarter Ended 30th September 2014***(Rs. ' 000 )*

Particulars	Schedule	Total		Total	
		For Q2 2014-15	Upto Q2 2014-15	For Q2 2013-14	Upto Q2 2013-14
1. Premiums earned (Net)	NL-4-Premium Schedule	27,43,835	51,92,520	22,44,667	43,00,258
2. Profit/Loss on sale/redemption of Investments		20,157	53,012	7,663	25,529
3. Others		299	656	339	689
4. Interest, Dividend & Rent - Gross		2,82,640	5,37,605	2,28,419	4,43,296
<b>Total (A)</b>		<b>30,46,931</b>	<b>57,83,793</b>	<b>24,81,088</b>	<b>47,69,772</b>
1. Claims Incurred (Net)	NL-5-Claims Schedule	19,74,238	37,43,782	15,95,167	31,68,348
2. Commission	NL-6-Commission Schedule	17,377	66,103	23,233	63,669
	NL-7-Operating Expenses Schedule				
3. Operating Expenses related to Insurance Business		9,49,443	18,05,314	7,89,891	14,65,505
4. Premium deficiency		-	-	-	-
<b>Total (B)</b>		<b>29,41,058</b>	<b>56,15,199</b>	<b>24,08,291</b>	<b>46,97,522</b>
<b>Operating Profit/(Loss)</b>		<b>1,05,873</b>	<b>1,68,594</b>	<b>72,797</b>	<b>72,250</b>
<b>Appropriations</b>					
Transfer to Shareholders' Funds		1,05,873	1,68,594	72,797	72,250
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
<b>Total (C)</b>		<b>1,05,873</b>	<b>1,68,594</b>	<b>72,797</b>	<b>72,250</b>

CIN: U66030MH2006PLC165287

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

(Rs. '000 )

Particulars	Schedule	For Q2 2014-15	Upto Q2 2014-15	For Q2 2013-14	Upto Q2 2013-14
<b>1. Operating Profit/(Loss)</b>					
(a) Fire Insurance		36,932	89,462	49,724	88,229
(b) Marine Insurance		4,119	(42,466)	8,773	16,755
(c) Miscellaneous Insurance		64,822	1,21,598	14,300	(32,734)
<b>2. Income from investments</b>					
(a) Interest, Dividend & Rent - Gross		1,09,335	2,07,185	91,769	1,79,603
Add: Amortisation write up on Securities		3,583	7,252	3,580	6,536
Less: Amortisation write down on Securities		22	(280)	(86)	(358)
(b) Profit on sale of investments		9,056	22,158	3,658	11,377
Less : Loss on sale of investments		(981)	(1,040)	(485)	(678)
<b>3. Other Income</b>		-	-	-	-
<b>Total (A)</b>		<b>2,26,888</b>	<b>4,03,869</b>	<b>1,71,233</b>	<b>2,68,730</b>
<b>4. Provisions (Other than taxation )</b>					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		(754)	662	-	-
(c) Others (to be specified)		-	-	-	-
<b>5. Other Expenses</b>					
(a) Expenses other than those related to Insurance Business		1,783	2,693	2,444	3,560
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
<b>Total (B)</b>		<b>1,029</b>	<b>3,355</b>	<b>2,444</b>	<b>3,560</b>
<b>Profit before Tax (A-B)</b>		<b>2,25,859</b>	<b>4,00,514</b>	<b>1,68,789</b>	<b>2,65,170</b>
Provision for Taxation		-	(64,389)	-	-
Minimum Alternate Tax-Credit		-	64,389	-	-
Deferred Tax		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>2,25,859</b>	<b>4,00,514</b>	<b>1,68,789</b>	<b>2,65,170</b>
<b>Appropriations</b>					
(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 )		-	-	-	-
<b>Balance of profit / loss brought forward</b>		(31,54,128)	(31,54,128)	(35,50,323)	(35,50,323)
<b>Balance carried forward to Balance Sheet</b>		(29,28,269)	(27,53,614)	(33,81,534)	(32,85,153)

**CIN: U66030MH2006PLC165287**

**Balance Sheet as at 30th September 2014**

(Rs. ' 000 )

Particulars	Schedule	As at 30th September 2014	As at 30th September 2013
<b>Source of Funds</b>			
Share Capital	NL-8-Share Capital Schedule	71,00,000	71,00,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		(3,322)	1,772
Borrowings	NL-11-Borrowings Schedule	-	-
<b>Total</b>		<b>70,96,678</b>	<b>71,01,772</b>
<b>Application of Funds</b>			
Investments	NL-12-Investment Schedule	1,75,80,885	1,46,79,456
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		6,05,727	5,70,122
Less Accumulated Depreciation		5,01,142	4,60,984
Net Block		1,04,585	1,09,138
Capital Work in Process		22,205	31,272
		1,26,790	1,40,410
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	77,584	3,047
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	17,92,491	28,79,158
		18,70,075	28,82,205
Current Liabilities	NL-17-Current Liabilities Schedule	95,90,853	91,87,905
Provisions	NL-18-Provisions Schedule	56,43,833	46,97,547
Total (B)		1,52,34,686	1,38,85,452
Net Current Assets (A - B)		(1,33,64,611)	(1,10,03,247)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		27,53,614	32,85,153
<b>Total</b>		<b>70,96,678</b>	<b>71,01,772</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE

**CIN: U66030MH2006PLC165287****Premium Earned (Net) Up to the Quarter Ended 30th September 2014***(Rs.' 000 )*

Particulars	Total		Total	
	For Q2 2014-15	Upto Q2 2014-15	For Q2 2013-14	Upto Q2 2013-14
Premium from direct business written	3,487,845	7,181,085	3,067,229	6,166,318
Add : Premium on reinsurance accepted	81,117	167,891	18,062	33,368
Less: Premium on reinsurance ceded	953,630	1,925,694	868,395	1,709,387
<b>Net Premium</b>	<b>2,615,332</b>	<b>5,423,282</b>	<b>2,216,896</b>	<b>4,490,299</b>
Adjustment for change in reserve for unexpired risks	(128,503)	230,762	(27,771)	190,041
<b>Total Premium Earned (Net)</b>	<b>2,743,835</b>	<b>5,192,520</b>	<b>2,244,667</b>	<b>4,300,258</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

**CIN: U66030MH2006PLC165287****CLAIMS INCURRED [NET] Up to the Quarter Ended 30th September 2014***(Rs. ' 000 )*

Particulars	Total		Total	
	For Q2 2014-15	Upto Q2 2014-15	For Q2 2013-14	Upto Q2 2013-14
Claims Paid				
Direct	21,33,293	36,58,943	15,32,836	27,25,671
Add : Reinsurance accepted	1,03,912	1,34,890	13,338	13,372
Less: Reinsurance ceded	7,00,487	10,68,327	4,90,667	8,43,395
<b>Net Claims Paid</b>	<b>15,36,718</b>	<b>27,25,506</b>	<b>10,55,507</b>	<b>18,95,648</b>
Add : Claims outstanding at the end	84,57,144	84,57,144	69,47,669	69,47,669
Less : Claims outstanding at the beginning	80,19,625	74,38,868	64,08,009	56,74,969
<b>Total Claims Incurred</b>	<b>19,74,237</b>	<b>37,43,782</b>	<b>15,95,167</b>	<b>31,68,348</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-6-COMMISSION SCHEDULE

**CIN: U66030MH2006PLC165287****COMMISSION Up to the Quarter Ended 30th September 2014***(Rs.' 000 )*

<b>Particulars</b>	<b>Total</b>		<b>Total</b>	
	<b>For Q2 2014-15</b>	<b>Upto Q2 2014-15</b>	<b>For Q2 2013-14</b>	<b>Upto Q2 2013-14</b>
Commission Paid				
Direct	163,977	364,834	176,911	361,856
Add : Reinsurance accepted	1,671	8,751	182	926
Less: Commission on reinsurance Ceded	148,271	307,482	153,860	299,113
<b>Net Commission</b>	<b>17,377</b>	<b>66,103</b>	<b>23,233</b>	<b>63,669</b>
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	81,020	171,283	88,188	173,921
Brokers	69,680	158,859	66,404	150,363
Corporate Agency	8,991	16,614	7,965	14,202
Referral	33	75	57	106
Others (pl.Coins)	5,924	26,754	14,479	24,190
<b>Gross Commission</b>	<b>165,648</b>	<b>373,585</b>	<b>177,093</b>	<b>362,782</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

## FORM NL-7-OPERATING EXPENSES SCHEDULE

CIN: U66030MH2006PLC165287

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

(Rs. ' 000 )

	Particulars	Total		Total	
		For Q2 2014-15	Upto Q2 2014-15	For Q2 2013-14	Upto Q2 2013-14
1	Employees' Remuneration & Welfare Benefits	2,83,938	5,60,797	2,79,975	5,14,989
2	Travel , Conveyance and Vehicle Running Expenses	24,827	48,725	20,586	37,846
3	Training & Conferences Expenses	1,308	6,285	9,337	12,008
4	Rents, Rates, and Taxes	96,486	1,40,776	41,006	86,161
5	Repairs	38,102	70,265	36,135	58,607
6	Printing & Stationery	12,062	25,394	13,838	22,879
7	Communication	16,070	35,328	14,985	31,931
8	Legal & Professional Charges	50,069	86,408	44,559	70,175
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	695	1,595	831	1,410
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	66	138	96	180
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	91,502	2,03,034	67,447	1,11,633
11	Outsourcing Expenses	17,858	35,252	14,228	27,564
12	Business Support	2,92,403	5,62,705	2,25,704	4,51,430
13	Interest & Bank Charges	2,609	4,674	1,618	3,195
14	Others	3,232	4,602	(4,367)	(5,246)
15	Depreciation	11,450	22,629	17,549	34,158
16	Entertainment	738	1,403	434	875
17	(Gain)/Loss on Foreign Exchange	(117)	52	-	1
18	Subscription/Membership	2,012	3,092	1,326	1,953
19	Insurance	89	258	285	441
20	Pool Expenses	1,063	(12,895)	2,769	(7,407)
21	Service Tax Expenses	2,981	4,797	1,550	10,722
	<b>Total</b>	<b>9,49,443</b>	<b>18,05,314</b>	<b>7,89,891</b>	<b>14,65,505</b>

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

FORM NL-8-SHARE CAPITAL SCHEDULE

**CIN: U66030MH2006PLC165287**

**Share Capital as on 30th September 2014**

(Rs. '000 )

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	1,00,00,000	1,00,00,000
2	Issued Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	71,00,000	71,00,000
3	Subscribed Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	71,00,000	71,00,000
4	Called Up Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	71,00,000	71,00,000
	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	-	-
	<b>Total</b>	<b>71,00,000</b>	<b>71,00,000</b>



**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

## FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

CIN: U66030MH2006PLC165287

**Share Capital Pattern of Shareholding as on 30th September 2014**

Shareholder	As at 30th September 2014		As at 30th September 2013	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
<b>Promoters</b>				
<b>Indian</b>	<b>52,89,50,000</b>	<b>74.5</b>	<b>52,89,50,000</b>	<b>74.5</b>
Future Retail Limited	18,10,50,000		18,10,50,000	
Shendra Advisory Services Pvt Ltd.	34,79,00,000		34,79,00,000	
<b>Foreign</b>	<b>18,10,50,000</b>	<b>25.5</b>	<b>18,10,50,000</b>	<b>25.5</b>
Participatie Maatschappij Graafschap Holland N.V.	18,10,50,000		18,10,50,000	
<b>Others</b>				
<b>Total</b>	<b>71,00,00,000</b>	<b>100</b>	<b>71,00,00,000</b>	<b>100</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

**CIN: U66030MH2006PLC165287****Reserves and Surplus as on 30th September 2014***(Rs. '000)*

	<b>Particulars</b>	<b>As at 30th September 2014</b>	<b>As at 30th September 2013</b>
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	-	-
	<b>Total</b>	-	-

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

FORM NL-11-BORROWINGS SCHEDULE

**CIN: U66030MH2006PLC165287**

**Borrowings as on 30th September 2014**

*(Rs. '000)*

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

FORM NL-12-INVESTMENT SCHEDULE

CIN: U66030MH2006PLC165287

Investments as on 30th September 2014

(Rs. '000)

Particulars	As at 30th September 2014	As at 30th September 2013
<b>Long Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	61,27,133	53,04,532
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	56,38,793	42,46,169
(e) Other Securities	1,74,500	3,99,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	44,39,398	37,51,045
5. Other than Approved Investments	-	-
<b>Total Long Term Investment</b>	<b>1,63,79,824</b>	<b>1,37,01,246</b>
<b>Short Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,54,974	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	73,327	12,436
(bb) Preference	-	-
(b) Mutual Funds	2,97,175	1,51,511
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	99,916	2,08,940
(e) Other Securities	2,73,268	1,93,006
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	2,14,299	3,94,566
5. Other than Approved Investments	88,102	17,751
<b>Total Short Term Investment</b>	<b>12,01,061</b>	<b>9,78,210</b>
<b>Total</b>	<b>1,75,80,885</b>	<b>1,46,79,456</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

CIN: U66030MH2006PLC165287

**Loans as on 30th September 2014**

(Rs. '000)

Particulars	As at	As at
	30th September 2014	30th September 2013
<b>1. Security - Wise Classification</b>		
Secured	-	-
(a) On Mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities	-	-
(c) Others	-	-
Unsecured	-	-
<b>Total</b>	-	-
<b>2. Borrower - Wise Classification</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others	-	-
<b>Total</b>	-	-
<b>3. Performance - Wise Classification</b>		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - Performing Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	-	-
<b>4. Maturity - Wise Classification</b>		
(a) Short - Term	-	-
(b) Long - Term	-	-
<b>Total</b>	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

**CIN: U66030MH2006PLC165287**

**Fixed Assets as on 30th September 2014**

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2014	Additions	Deductions	As at 30th Sept 2014	As at 31st March 2014	For the Period	On Sales/ Adjustments	As at 30th Sept 2014	As at 30th Sept 2014	As at 30th Sept 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	198,110	27	-	198,137	182,909	4,237	-	187,146	10,991	11,618
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	143,247	3,831	8,550	138,528	94,465	7,340	7,479	94,326	44,202	52,645
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	52,197	2,127	978	53,346	35,259	2,275	912	36,623	16,723	14,471
Information & Technology Equipment	128,303	5,522	-	133,826	110,528	5,329	-	115,857	17,969	18,769
Vehicles	2,272	-	-	2,272	1,893	227	-	2,120	152	609
Office Equipment	79,231	3,070	2,683	79,618	64,464	3,221	2,617	65,070	14,548	11,026
Others	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>603,360</b>	<b>14,577</b>	<b>12,211</b>	<b>605,727</b>	<b>489,518</b>	<b>22,629</b>	<b>11,008</b>	<b>501,142</b>	<b>104,585</b>	<b>109,138</b>
Work in progress									22,205	31,272
<b>Grand Total</b>	<b>603,360</b>	<b>14,577</b>	<b>12,211</b>	<b>605,727</b>	<b>489,518</b>	<b>22,629</b>	<b>11,008</b>	<b>501,142</b>	<b>126,790</b>	<b>140,410</b>
<b>Previous Year</b>	<b>549,857</b>	<b>27,285</b>	<b>7,020</b>	<b>570,122</b>	<b>432,948</b>	<b>34,158</b>	<b>6,122</b>	<b>460,984</b>	<b>140,410</b>	

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

**CIN: U66030MH2006PLC165287****Cash and Bank Balances as on 30th September 2014***(Rs. '000)*

Particulars	As at	As at
	30th September 2014	30th September 2013
<b>1. Cash (including cheques, drafts and stamps)</b>	693	574
<b>2. Bank Balances</b>		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	76,891	2,473
(c) Others	-	-
<b>3. Money at Call and Short Notice</b>		
(a) With Banks	-	-
(b) With Other Institutions	-	-
<b>4. Others</b>	-	-
<b>Total</b>	<b>77,584</b>	<b>3,047</b>
Balances with non-scheduled banks included in 2 or 3 above	-	-
<b>Cash and Bank Balances</b>		
In India	77,584	3,047
Outside India	-	-

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

CIN: U66030MH2006PLC165287

**Advances and Other Assets as on 30th September 2014**

(Rs. '000)

Particulars	As at 30th September 2014	As at 30th September 2013
<b>Advances</b>		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	21,299	16,294
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	1,15,066	10,661
6. Others	-	-
7. Other Deposits	96,445	1,01,526
8. Advances to Employees	1,647	1,704
9. Advances recoverable in cash or kind	36,462	36,479
10. Unutilised Service Tax (net)	1,70,469	1,09,899
<b>Total (A)</b>	<b>4,41,388</b>	<b>2,76,563</b>
<b>Other Assets</b>		
1. Income accrued on Investments	5,33,245	4,38,290
2. Outstanding Premiums	1,215	-
3. Agents' Balances	868	1,139
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	4,63,315	21,63,166
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others		-
Investment Receivable	2,88,071	
MAT Credit Entitlement	64,389	
<b>Total (B)</b>	<b>13,51,103</b>	<b>26,02,595</b>
<b>Total (A+B)</b>	<b>17,92,491</b>	<b>28,79,158</b>

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

**CIN: U66030MH2006PLC165287****Current Liabilities as on 30th September 2014**

(Rs. '000)		
Particulars	As at	As at
	30th September 2014	30th September 2013
1. Agents Balances	1,26,869	1,65,359
2. Balances due to other Insurance Companies	1,33,303	13,99,970
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	1,32,849	1,43,694
6. Sundry Creditors	5,86,093	3,69,993
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	84,57,145	69,47,669
9. Provision for Solatium fund	7,832	5,543
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	61,737	50,778
12. Statutory Dues	85,025	1,04,899
<b>Total</b>	<b>95,90,853</b>	<b>91,87,905</b>

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

FORM NL-18-PROVISIONS SCHEDULE

**CIN: U66030MH2006PLC165287**

**Provisions as on 30th September 2014**

(Rs. '000)

Particulars	As at 30th September 2014	As at 30th September 2013
1. Reserve for Unexpired risk	54,46,997	45,64,768
2. For Taxation (less advance tax paid and taxes deducted at source)	64,389	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	1,32,447	1,32,779
<b>Total</b>	<b>56,43,833</b>	<b>46,97,547</b>

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

**CIN: U66030MH2006PLC165287**

FORM NL-19 MISC EXPENDITURE SCHEDULE

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

(Rs. '000)

Particulars	As at 30th September 2014	As at 30th September 2013
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
<b>Total</b>	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 2014

(Rs .in Lacs)

Statement of Liabilities								
	As on 30th September 2014				As on 30th September 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
<b>Fire</b>	3,934	2,194	564	6,693	3,010	1,815	355	5,180
<b>Marine</b> Sub-class: Marine Cargo Marine Hull	1,501	1,536	697	3,734	1,182	732	270	2,185
<b>Miscellaneous</b> Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	41,459	47,198	28,423	1,17,080	34,315	45,712	16,683	96,710
<b>Health Insurance</b>	7,575	1,756	2,203	11,534	7,140	1,518	2,392	11,050
<b>Total Liabilities</b>	<b>54,470</b>	<b>52,684</b>	<b>31,888</b>	<b>1,39,041</b>	<b>45,648</b>	<b>49,777</b>	<b>19,700</b>	<b>1,15,125</b>

## PERIODIC DISCLOSURES

## FORM NI-22: Geographical Distribution of Business

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company limited

Date : July 2014 -September 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	221.24	980.35	22.65	111.98	-	-	112.09	348.30	641.17	1,139.45	282.64	499.64	32.59	52.03	95.74	196.66	107.65	162.70	38.26	77.86	-	-	41.85	149.67	1,595.88	3,718.63
Andaman & Nicobar Is.	-	0.15	0.11	0.21	-	-	-	0.32	7.51	19.22	7.44	16.99	-	-	-	0.02	-	-	-	-	-	-	0.05	0.05	15.10	36.96
Assam	1.83	22.29	1.11	2.09	-	-	1.33	9.46	142.29	266.14	37.62	78.60	0.02	0.11	2.36	4.97	5.15	8.00	0.08	0.11	-	-	5.48	13.06	197.26	404.85
Bihar	0.19	1.49	(0.34)	(0.05)	-	-	0.67	2.39	175.94	426.55	69.08	148.63	-	0.05	1.24	3.27	0.52	1.82	0.13	0.23	1,919.78	1,921.10	9.74	22.94	2,176.93	2,528.41
Chandigarh	17.94	52.22	5.21	14.11	-	-	6.11	12.46	217.60	476.82	78.64	170.15	1.27	2.19	7.83	12.77	4.10	32.55	14.58	35.20	-	-	29.14	81.25	382.42	889.71
Chhattisgarh	3.74	6.26	1.08	3.43	-	-	4.40	7.15	105.30	212.04	56.65	105.23	0.05	0.05	4.88	7.01	5.03	5.52	0.22	0.25	264.05	264.05	6.90	7.96	452.30	618.95
Delhi	255.69	776.57	44.26	236.66	-	-	102.85	263.35	1,346.63	2,831.86	410.89	842.96	71.68	145.32	87.83	194.55	670.56	1,599.35	31.06	71.63	-	-	52.14	240.38	3,073.60	7,202.62
Goa	0.26	1.92	-	-	-	-	-	-	19.30	34.05	9.31	16.99	-	-	0.09	0.11	0.08	0.08	0.86	0.93	-	-	0.44	0.59	30.34	54.67
Gujarat	102.18	288.14	107.02	209.21	-	-	75.27	120.94	995.83	2,003.63	420.87	881.93	13.45	104.34	152.67	315.33	209.85	427.74	23.23	61.12	-	-	266.13	596.18	2,366.51	5,008.56
Haryana	27.75	52.10	11.92	25.25	-	-	3.27	10.32	461.12	956.08	200.67	457.04	2.73	3.03	5.84	8.25	5.24	10.08	5.18	12.03	-	0.49	39.18	114.88	762.90	1,649.56
Himachal Pradesh	3.51	6.59	-	-	-	-	-	-	3.22	6.74	8.56	14.63	-	-	0.01	0.02	0.00	0.03	-	-	-	-	12.13	23.26	27.44	51.25
Jammu & Kashmir	0.91	4.03	-	-	-	-	-	-	82.07	183.25	45.24	97.71	-	-	1.49	2.06	-	0.73	0.27	1.38	-	-	5.35	17.23	135.33	306.39
Jharkhand	54.11	57.22	0.40	5.31	-	-	5.49	19.50	154.42	332.53	96.91	196.73	0.20	0.29	0.54	1.61	1.45	2.68	0.05	0.06	31.36	31.36	11.53	24.96	356.46	672.26
Karnataka	145.32	577.47	48.20	139.80	-	-	30.12	52.91	1,185.59	2,339.08	457.21	912.67	19.07	50.60	38.34	58.15	132.79	275.36	2.43	(6.71)	-	-	52.55	116.73	2,111.62	4,516.05
Kerala	15.42	33.47	2.47	4.96	-	-	18.38	27.18	625.55	1,212.14	167.47	332.59	6.85	10.47	17.50	20.16	20.62	55.28	10.11	23.97	-	-	158.85	166.42	1,043.21	1,886.63
Madhya Pradesh	18.21	38.41	14.76	26.84	-	-	6.49	26.15	269.72	579.47	225.20	454.49	3.20	11.27	48.91	101.78	13.25	23.71	2.19	5.84	-	-	113.93	298.24	715.86	1,566.20
Maharashtra	1,371.25	4,676.45	738.34	2,021.93	-	-	319.04	814.12	4,192.73	8,116.26	1,907.71	3,688.02	317.76	571.97	358.91	831.10	1,161.96	2,883.61	113.02	252.47	-	-	1,041.23	2,131.15	11,521.96	25,987.08
Orissa	2.71	6.23	0.11	0.12	-	-	5.57	9.91	28.03	60.72	31.51	61.55	-	-	0.43	0.53	1.08	1.50	-	0.02	-	-	16.81	34.12	86.25	174.69
Punjab	17.53	37.14	7.66	13.80	-	-	0.90	2.26	449.10	877.12	154.70	337.38	0.59	1.49	7.02	15.93	10.95	19.24	41.64	88.86	-	-	69.24	130.28	759.33	1,523.49
Rajasthan	12.93	31.39	2.51	6.17	-	-	7.29	20.20	380.33	817.36	227.01	489.21	0.74	1.44	29.22	64.21	14.75	24.75	8.24	18.02	2,036.10	2,036.10	56.03	180.97	2,775.15	3,689.83
Tamil Nadu	135.76	457.88	78.35	217.49	-	-	51.83	177.51	774.80	1,555.16	337.71	705.09	26.48	44.26	94.38	236.42	169.96	282.85	19.74	52.46	-	-	120.49	246.79	1,809.50	3,975.91
Telangana	-	2.74	-	0.68	-	-	-	3.67	-	149.80	-	57.50	-	0.10	-	2.96	-	3.37	-	6.95	-	-	-	1.40	-	229.17
Tripura	-	0.20	-	-	-	-	-	-	2.47	3.71	3.79	6.61	-	-	-	-	3.24	3.33	0.04	0.08	-	-	-	0.06	9.55	13.99
Uttar Pradesh	59.44	73.77	13.73	26.68	-	-	19.85	29.77	615.19	1,340.87	216.13	436.82	0.75	0.75	29.26	40.36	10.72	14.72	0.33	1.01	453.64	748.58	47.73	79.01	1,466.76	2,792.34
Uttarakhand	22.21	29.32	-	-	-	-	-	0.20	67.78	116.09	25.45	47.78	0.18	0.21	6.27	9.35	0.19	0.54	0.06	0.06	-	-	11.30	18.16	133.44	221.71
West Bengal	89.74	282.80	11.82	178.83	-	-	44.47	112.46	446.55	918.58	254.16	521.26	7.29	14.88	7.20	13.43	70.76	188.53	9.08	21.39	-	-	93.76	183.73	1,034.84	2,435.88
Puducherry	3.58	10.34	0.87	0.88	-	-	0.22	0.22	38.93	55.03	23.56	31.02	-	-	0.23	0.23	0.11	0.11	0.13	0.14	-	-	0.57	1.12	68.20	99.08
	2,583.46	8,506.95	1,112.25	3,246.39	-	-	815.66	2,070.75	13,429.16	27,029.75	5,756.12	11,609.21	504.89	1,014.83	998.17	2,141.20	2,620.01	6,028.16	320.95	725.34	4,704.94	5,001.69	2,262.52	4,880.60	35,108.13	72,254.88

**PERIODIC DISCLOSURES**

**FORM NL-23 :Reinsurance Risk Concentration**

**CIN: U66030MH2006PLC165287**

**Insurer: Future Generali India Insurance Company Limited**

**Date: July 2014 - September 2014**

*(Rs in Lakhs)*

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	0	0.00	0.00	0.00	0.00%
2	No. of Reinsurers with rating AA but less than AAA	11	426.73	41.31	153.73	6.71%
3	No. of Reinsurers with rating A but less than AA	71	6,500.66	390.50	940.63	84.56%
4	No. of Reinsurers with rating BBB but less than A	4	92.95	2.26	0.00	1.03%
5	No. of Reinsurers with rating less than BBB	0	0.00	0.00	0.00	
6	No. of Indian reinsurer other then GIC	12	86.25	0.00	626.95	7.70%
	<b>Total</b>	<b>98</b>	<b>7,106.60</b>	<b>434.07</b>	<b>1,721.31</b>	<b>100.00%</b>

## PERIODIC DISCLOSURES

### FORM NL-24 : Ageing of Claims

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July - September 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	97	205	130	29	25	486	2700.36
2	Marine Cargo	1101	574	446	221	37	2379	1106.54
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	103	21	29	20	16	189	321.73
5	Motor OD	21256	5768	1091	327	151	28593	7509.32
6	Motor TP	67	87	122	186	492	954	2555.12
7	Health	8512	2301	354	77	32	11276	2957.60
8	Overseas Travel	39	82	68	11	9	209	94.86
9	Personal Accident	312	221	182	100	25	840	556.19
10	Liability	11	9	6	4	2	32	45.16
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	129	278	117	427	50	1001	3494.73

## PERIODIC DISCLOSURES

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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 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	634	2751	0	472	7630	7085	2030	204	1030	43	0	0	1413	23292
2	Claims reported during the period	301	2209	0	317	29026	820	10735	236	981	37	0	0	796	45458
3	Claims Settled during the period*	486	2379	0	189	28593	954	11276	209	840	32	0	0	1001	45959
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	467	2641	0	614	8288	7087	2103	249	1246	52	0	0	1259	24006
	Less than 3months	186	941	0	235	6324	710	2020	179	615	23	0	0	490	11723
	3 months to 6 months	124	1240	0	277	1046	713	51	40	232	4	0	0	300	4027
	6months to 1 year	98	388	0	66	439	1018	18	7	210	12	0	0	290	2546
	1year and above	59	72	0	36	479	4646	14	23	189	13	0	0	179	5710

\*Note: For above claims settled cases inclusion of repudiation and closed without payment



# FORM KG

**Insurance Regulatory and Development Authority ( Assets , Liabilities,and Solvency Margin of Insurers) Regulations, 2000**  
FORM NL-26 - CLAIMS INFORMATION - KG Table I

CIN: U66030MH2006PLC165287

## STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 30th September 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	15,372	4,237	7,359	2,464	1,537	2,208	2,208
02	Marine Cargo	4,191	2,588	3,921	2,841	518	1,176	1,176
03	Marine Hull							
	Miscellaneous:							
04	Motor	76,660	72,582	42,296	51,850	14,516	15,555	15,555
05	Engineering	3,638	1,375	1,253	621	364	376	376
06	Aviation							
07	Liability	1,511	635	161	163	227	49	227
08	Rural Insurance							
09	Others	16,604	9,680	7,245	3,542	2,325	2,173	2,325
10	Health Insurance	12,397	8,901	11,494	11,411	1,860	3,448	3,448
	<b>Total</b>	<b>1,30,373</b>	<b>99,999</b>	<b>73,728</b>	<b>72,892</b>	<b>21,346</b>	<b>24,986</b>	<b>25,314</b>

## PERIODIC DISCLOSURES

### FORM NL-27: Offices information for Non-Life

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 2014

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		112
2	No. of branches approved during the Qtr		5
3	No. of branches opened during the Qtr	Out of approvals of previous year	0
4		Out of approvals of this year	7
5	No. of branches closed during the Qtr		0
6	No of branches at the end of the Qtr		119
7	No. of branches approved but not opened		19
8	No. of rural branches		0
9	No. of urban branches		119

**PERIODIC DISCLOSURES**

**FORM NL-28: Statement of Investment Assets**

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : July 2014 - September 2014

**FORM 3B**

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

(Rs in Lakhs)

**Section I**

N	PARTICULARS	SCH	AMOUNT
1	Investments	8	1,75,808.85
2	Loans	9	
3	Fixed Assets	10	1,267.90
4	Current Assets		
	a. Cash and Bank	11	-151.28
	b. Advances and Other Assets	12	17,924.91
5	Current Liabilities		
	a. Current Liabilities	13	(94,981.41)
	b. Provisions	14	(56,438.33)
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		27,536.14
	Application of Funds as per Balance Sheet		70,966.78

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,267.90
3	Cash and Bank Balance (If any)	11	(151.28)
4	Advances and Other Assets (If Any)	12	17,924.91
5	Current Liabilities	13	(94,981.41)
6	Provisions	14	(56,438.33)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		27,536.14

**TOTAL(B)** (1,04,842.07)

'Investment Assets ' as per FORM 3B

(A-B) 1,75,808.85

**Section II**

N	Investment Assets	Reg. %	SH		PH	Book Value	%	FVC	Total	Market Value
			Balance	FRSM*		(b + c)				
			(a)	(b)	(c)	d = ( b + c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%			40,250.20	40,250.20	22.89		40,250.20	39,032.37
2	Central Govt Sec, State Govt Sec or Other	Not Less than 30%			62,821.07	62,821.07	35.73		62,821.07	61,173.89
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing	Not Less than 5%								
	1. Approved Investments			5,233.85	6,137.04	11,370.89	6.47		11,370.89	11,381.56
	2. Other Investments									0.00
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			21,486.63	25,062.13	46,548.76	26.47	(11.79)	46,536.97	46,748.55
	2. Other Investments							0.00		0.00
	c) Approved Investments		11.23	24,034.06	30,173.82	54,219.11	30.83	(20.20)	54,198.90	54,808.74
	d) Other Investments	Not Exceeding 55%		882.26		882.26	0.50	(1.23)	881.02	881.02
	<b>Total Investment Assets</b>	<b>100%</b>	<b>11.23</b>	<b>51,636.79</b>	<b>1,24,194.06</b>	<b>1,75,842.08</b>	<b>100.00</b>	<b>(33.22)</b>	<b>1,75,808.85</b>	<b>1,74,993.76</b>

**CERTIFICATION**

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

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

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

# PERIODIC DISCLOSURES

FORM NL-29: Detail regarding debt securities

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Ltd

Date: July 2014- September 2014

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sept 2014	As % of total for this class	As at 30th Sept 2013	As % of total for this class	As at 30th Sept 2014	as % of total for this class	As at 30th Sept 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	69,202.04	41.74	61,541.70	46.59	69,005.12	41.42	63,501.38	45.98
AA or better	35,407.34	21.36	20,985.68	15.89	34,772.17	20.87	21,564.46	15.61
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	61,173.89	36.90	49,558.14	37.52	62,821.07	37.71	53,045.33	38.41
Total	1,65,783.26	100.00	1,32,085.52	100.00	1,66,598.36	100.00	1,38,111.17	100.00
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	4,527.60	2.73	5,070.76	3.84	4,545.12	2.73	5,093.71	3.69
more than 1 year and upto 3 years	5,497.04	3.32	8,932.52	6.76	5,509.67	3.31	9,045.96	6.55
More than 3 years and up to 7 years	54,522.05	32.89	27,293.39	20.66	54,254.80	32.57	28,295.52	20.49
More than 7 years and up to 10 years	64,734.48	39.05	61,359.73	46.45	65,017.98	39.03	63,628.29	46.07
above 10 years	36,502.09	22.02	29,429.12	22.28	37,270.79	22.37	32,047.69	23.20
Total	1,65,783.26	100.00	1,32,085.52	100.00	1,66,598.36	100.00	1,38,111.17	100.00
<b>Breakdown by type of the issuer</b>								
a. Central Government	46,023.18	27.76	33,467.19	25.34	47,346.25	28.42	36,301.11	26.28
b. State Government	15,150.71	9.14	16,090.96	12.18	15,474.82	9.29	16,744.22	12.12
c. Corporate Securities	1,04,609.37	63.10	82,527.38	62.48	1,03,777.29	62.29	85,065.84	61.59
Total	1,65,783.26	100.00	1,32,085.52	100.00	1,66,598.36	100.00	1,38,111.17	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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 2014

Analytical Ratios					
Sl.No.	Particular	Total			
		For Q2 2014-15	Upto Q2 2014-15	For Q2 2013-14	Upto Q2 2013-14
1	Gross Direct Premium Growth Rate	14%	16%	11%	11%
	Fire	6%	13%	3%	16%
	Marine	-10%	8%	26%	3%
	Accident & Health	11%	2%	-43%	-18%
	Engineering	-24%	-4%	25%	11%
	Liability	19%	29%	15%	12%
	Motor (OD)	16%	20%	13%	14%
	Motor (TP)	19%	22%	0%	-2%
	Motor (Total)	17%	21%	9%	9%
	Workmen Compensation	-10%	6%	53%	39%
	Others	24%	27%	233%	129%
	Miscellaneous (Total)	15%	17%	11%	11%
2	Gross Direct Premium to Net Worth	80%	165%	80%	162%
3	Growth rate of Net Worth	14%	14%	51%	51%
4	Net Retention Ratio	73%	74%	72%	72%
	Fire	36%	27%	31%	25%
	Marine	77%	73%	40%	40%
	Accident & Health	77%	77%	82%	78%
	Engineering	42%	36%	34%	34%
	Liability	33%	38%	38%	42%
	Motor (OD)	95%	95%	95%	95%
	Motor (TP)	95%	95%	95%	95%
	Motor (Total)	95%	95%	95%	95%
	Workmen Compensation	95%	95%	95%	95%
	Others	26%	33%	27%	35%
	Miscellaneous (Total)	76%	81%	77%	81%
5	Net Commission Ratio	1%	1%	1%	1%
	Fire	-9%	-19%	-15%	-23%
	Marine	10%	13%	-3%	1%
	Accident & Health	6%	5%	8%	5%
	Engineering	-13%	-18%	-22%	-24%
	Liability	28%	21%	18%	19%
	Motor (OD)	5%	5%	6%	6%
	Motor (TP)	-1%	-1%	-1%	-1%
	Motor (Total)	3%	3%	4%	4%
	Workmen Compensation	8%	8%	9%	9%
	Others	-37%	-25%	-34%	-20%
	Miscellaneous (Total)	1%	2%	2%	2%
6	Expense of Management to Gross Direct Premium	32%	30%	31%	30%
7	Expense of Management to Net Written Premium	42%	40%	44%	41%
8	Net Incurred Claims to Net Earned Premium	72%	72%	71%	74%
9	Combined Ratio	109%	107%	108%	108%
10	Technical Reserves to Net Premium Ratio	532%	256%	519%	256%
11	Underwriting Balance Ratio	-7%	-8%	-7%	-9%
12	Operating Profit Ratio	4%	3%	3%	2%
13	Liquid Assets to Liabilities Ratio	9%	9%	9%	9%
14	Net Earning Ratio	9%	7%	8%	6%
15	Return on Net Worth Ratio	5%	9%	4%	7%
16	Ratio	1.68	1.68	1.90	1.90
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)		6.12		5.38

## PERIODIC DISCLOSURES

### Form NL 31 :Related Party Transactions

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 to September 2014

Related Party Transactions							
Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 30th September 2014	Up to the Quarter ended 30th September 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	-	-	181	716
			Insurance Premium received	140	924	2	995
			Insurance Claims paid	187	260	400	400
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	117,641	229,805	28,374	75,490
			Commission on reinsurance ceded	19,947	39,213	6,200	16,115
			Claims recovery on reinsurance	133,880	206,412	15,249	22,116
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	8,104	3,437	6,878
			Insurance Premium received	31	31	30	30
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	6,949	12,612	4,658	10,479
			Other transactions	-	22	-	227
			Insurance Premium Received	40	110	-	104
			Insurance Claims Paid	-	-	-	23
			Insurance Premium Paid	-	2,333	-	-

## PERIODIC DISCLOSURES

### FORM NL-32 Products Information

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : July 2014 -September 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



**FORM NL-33 - SOLVENCY MARGIN - KGII****FORM KG**

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

**CIN: U66030MH2006PLC165287**

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

*(Rs .in Lacs)*

<b>Item</b>	<b>Description</b>	<b>Notes No.</b>	<b>Amount</b>
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		1,42,320
	Deduct:		
02	Liabilities		1,42,320
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		52,531
	Deduct:		
06	Other Liabilities		10,027
07	Excess in Shareholder's fund		42,504
08	<b>Total ASM (04)+(07)</b>		<b>42,504</b>
09	<b>Total RSM</b>		<b>25,314</b>
10	<b>Solvency Ratio (Total ASM / Total RSM)</b>		<b>1.68</b>

## PERIODIC DISCLOSURES

### FORM NL- 34: Board of Directors & Key Person

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 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	Resigned w.e.f September 12, 2014
6	Mr. Ooi Teik Chong	Director	Appointed w.e.f September 12, 2014
7	Dr. Kim Chai Ooi	Director	Nil
8	Mr. Krishan Kant Rath	Director	Nil
9	Dr. Devi Singh	Director	Nil
10	Dr. Rajan Saxena	Director	Nil
11	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
12	Mr. Srinivasan Venugopalan	Chief Financial Officer	Appointed w.e.f September 04, 2014
13	Mr. Jatin Arora	Appointed Actuary	Nil
14	Mr. Milan P. Shirodkar	Chief of Investments	Nil
15	Mr. Prashant Chikhal	Head Internal Audit	Nil
16	Mr. Raghavendra Rao	Head Retail Sales	Nil
17	Mr. N. Ravichandran	Head - Corporate Sales	Nil
18	Mr. Ajay Panchal	Head - Risk Management	Nil
19	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Nil

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

# PERIODIC DISCLOSURES

FORM NL-35 - NPAs

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 2014

Company Name &amp; 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	Category	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Book Value	Market	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
9	B3 State Government Guaranteed Loans	SGGL	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
13	C1 Loans to State Govt. for Housing	HLSH	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
15	C3 Term Loan - HUDCO/NHB/Institutions	HTLH	0.00		0.00	0.00	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
22	C10 Bonds/Debentures issued by HUDCO	HFHD	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
23	C11 Bonds/Debentures issued by NHB/	HFDN	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
24	C12 Bonds/Debentures issued by Authority	HFDA	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
29	D4 Infrastructure - PSU - Equity Shares -	IENQ	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
30	D5 Infrastructure - Equity and Equity Related	IEUQ	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
31	D6 Infrastructure - Equity and Equity Related	IEPG	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
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
39	D14 Infrastructure - PSU - Debentures/ Bonds	IPFD	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
50	E8 Equity Shares (incl. Equity related	EEPG	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
51	E9 Corporate Securities - Bonds - Taxable	EPBT	41,266.11	46,626.04	1,023.07	2.48	2.48	38,804.85	46,626.04	1,954.05	5.04	5.04	35,502.78	32,778.44	1,711.21	4.82	4.82
52	E10 Corporate Securities - Bonds - Tax free	EPBF	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	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
55	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
62	E20 Deposits - Deposit with scheduled banks	ECDB	4,130.00	3,995.00	112.13	2.72	2.72	4,601.12	3,995.00	245.96	5.35	5.35	5,466.68	4,995.00	271.07	4.96	4.96
64	E22 Deposits - Money at call and short notice	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.52	0.00	0.11	0.02	0.02
67	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
76	<b>F Other than Approved Securities</b>	<b>TITLE</b>															
82	F6 Debentures/ Bonds/ CPs/ Loans etc. -	ODPG	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
83	F7 Commercial Papers	OACP	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00
84	F8 Other than Approved Investments -Pref	OPSH	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	F9 Other than Approved Investments -Venture	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
86	F10 Other than Approved Investments -Short	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
87	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
88	F12 Mutual Funds - Debt/ Income/ Serial	OMGS	1,428.74	866.24	38.43	2.69	2.69	1,237.57	866.24	70.67	5.71	5.71	520.90	170.33	27.29	5.24	5.24
89	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
90	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
91	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
92	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
93	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
	<b>TOTAL</b>		<b>1,77,702.22</b>	<b>1,74,993.76</b>	<b>4,238.08</b>			<b>1,69,342.07</b>	<b>1,74,993.76</b>	<b>8,258.91</b>			<b>1,44,929.97</b>	<b>1,40,768.92</b>	<b>6,653.05</b>		

**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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 2014

(Rs in Crores)

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

Statement as on: 30th September 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	Rating	Original	Current	Date of	Remarks
<b>A</b>	<b><u>During the quarter</u></b>								
	Nil								
<b>B</b>	<b><u>As on Date</u></b>								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	EPBT	978.64	02/06/2014	CRISIL	AA+	AA	24/06/2014	NA
2	9.55% Hindalco Industries Ltd (27th June 2022)	EPBT	1,030.39	06/05/2013	CRISIL	AA+	AA	24/06/2014	NA
3	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	EPBT	3,103.42	30/07/2014	CRISIL	AA+	AA	24/06/2014	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
- 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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : July 2014 - September 2014

(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	2,583.46	11987	2,362.79	9329	8,506.95	23347	6,979.19	19076
2	Cargo & Hull	1,112.25	3801	1,227.76	2906	3,246.39	7418	2,993.98	6146
3	Motor TP	5,756.12	6754	4,849.06	3103	11,609.21	14094	9,519.83	5445
4	Motor OD	13,429.16	167138	11,532.38	148610	27,029.75	337881	22,544.56	290564
5	Engineering	815.66	1298	979.82	1721	2,070.75	2770	2,054.88	3811
6	Workmen's Compensation	533.57	2996	594.52	2958	1,187.86	6272	1,123.43	5794
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	998.17	29273	1,326.28	30128	2,141.20	54906	2,730.79	48829
10	Health	2,940.96	22474	2,236.91	19655	6,753.51	49192	5,974.27	43984
11	Others*	6,938.78	17734	5,632.17	16298	9,709.26	37747	7,615.48	30692
	<b>Total</b>	<b>35,108.13</b>	<b>263455</b>	<b>30,741.69</b>	<b>234708</b>	<b>72,254.88</b>	<b>533627</b>	<b>61,536.41</b>	<b>454341</b>

**PERIODIC DISCLOSURES**

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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : July 2014 - September 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	1338	192.53	6,97,694.92
		Social			
2	Cargo & Hull	Rural	265	77.28	1,75,166.94
		Social			
3	Motor TP	Rural	-	510.51	-
		Social			
4	Motor OD	Rural	13538	1,011.58	55,532.04
		Social			
5	Engineering	Rural	180	72.90	52,254.32
		Social			
6	Workmen's Compensation	Rural	130	24.56	4,587.41
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	2691	56.43	78,483.10
		Social		-	-
10	Health	Rural	1180	127.78	16,199.15
		Social			
11	Others*	Rural	2293	796.76	13,33,583.82
		Social			
Total		Rural	21615	2870.33	24,13,501.69
		Social	-	-	-

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



## PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : July 2014 - September 2014

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	100162	10,325.75	108377	10,919.74	207696	21451.94	213247	21,774.64
2	Corporate Agents-Banks	8637	293.56	2977	154.30	11931	444.50	6026	274.88
3	Corporate Agents -Others	11341	516.07	15175	546.53	22429	1051.49	21764	972.56
4	Brokers	36759	10,420.68	29481	7,316.71	75515	21501.32	57860	16,846.49
5	Micro Agents	14	0.05	0	-	14	0.05	0	-
6	Direct Business	105939	13527.57	76952	11760.40	214139	27747.79	152100	21579.10
	Total (A)	262852	35083.68	232962	30697.68	531724	72197.08	450997	61447.67
1	Referral (B)	603	24.45	1746	44.01	1903	57.79	3344	88.74
	Grand Total (A+B)	263455	35108.13	234708	30741.69	533627	72254.88	454341	61536.41

Note:

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

## FORM NL-41 GRIEVANCE DISPOSAL

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: July 2014 - September 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	2	21	12	0	10	1	35
b)	Claim	16	484	186	12	295	7	969
c)	Policy Related	8	277	264	0	19	2	724
d)	Premium	0	5	3	0	2	0	8
e)	Refund	0	1	0	0	1	0	3
f)	Coverage	0	0	0	0	0	0	2
g)	Cover Note Related	2	26	20	0	8	0	68
h)	Product	2	27	15	1	13	0	50
i)	Others	2	29	16	0	15	0	73
	<b>Total Number of complaints:</b>	<b>32</b>	<b>870</b>	<b>516</b>	<b>13</b>	<b>363</b>	<b>10</b>	<b>1932</b>

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:	533607
5	Total No. of claims during current year:	91094
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	18.05
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	106.37

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	10	0	10
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	10	0	10

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