

**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 31st December 2014***(Rs.' 000 )*

Particulars	Schedule	Total		Total	
		For Q3 2014-15	Upto Q3 2014-15	For Q3 2013-14	Upto Q3 2013-14
1. Premiums earned (Net)	NL-4-Premium Schedule	28,50,440	80,42,960	23,03,262	66,03,520
2. Profit/Loss on sale/redemption of Investments		36,624	89,636	9,350	34,879
3. Others		13,339	13,995	362	1,051
4. Interest, Dividend & Rent - Gross		3,08,872	8,46,477	3,59,033	8,02,329
<b>Total (A)</b>		<b>32,09,275</b>	<b>89,93,068</b>	<b>26,72,007</b>	<b>74,41,779</b>
1. Claims Incurred (Net)	NL-5-Claims Schedule	22,71,628	60,15,410	19,18,817	50,87,165
2. Commission	NL-6-Commission Schedule	(1,072)	65,031	74,603	1,38,272
	NL-7-Operating Expenses Schedule				
3. Operating Expenses related to Insurance Business		8,38,614	26,43,928	7,65,289	22,30,794
4. Premium deficiency		-	-	-	-
<b>Total (B)</b>		<b>31,09,170</b>	<b>87,24,369</b>	<b>27,58,709</b>	<b>74,56,231</b>
<b>Operating Profit/(Loss)</b>		<b>1,00,105</b>	<b>2,68,699</b>	<b>(86,702)</b>	<b>(14,452)</b>
<b>Appropriations</b>					
Transfer to Shareholders' Funds		1,00,105	2,68,699	(86,702)	(14,452)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
<b>Total (C)</b>		<b>1,00,105</b>	<b>2,68,699</b>	<b>(86,702)</b>	<b>(14,452)</b>

CIN: U66030MH2006PLC165287

Profit and Loss Account Up to the Quarter Ended 31st December 2014

(Rs. ' 000 )

Particulars	Schedule	For Q3 2014-15	Upto Q3 2014-15	For Q3 2013-14	Upto Q3 2013-14
<b>1. Operating Profit/(Loss)</b>					
(a) Fire Insurance		22,014	1,11,477	46,822	1,35,052
(b) Marine Insurance		12,745	(29,721)	(861)	15,894
(c) Miscellaneous Insurance		65,346	1,86,943	(1,32,663)	(1,65,398)
<b>2. Income from investments</b>					
(a) Interest, Dividend & Rent - Gross		1,16,257	3,23,442	98,363	2,77,966
Add: Amortisation write up on Securities		3,631	10,883	3,131	9,667
Less: Amortisation write down on Securities		280	-	358	-
(b) Profit on sale of investments		15,397	37,555	4,231	15,608
Less : Loss on sale of investments		(352)	(1,392)	(34)	(712)
<b>3. Other Income</b>		-	-	-	-
<b>Total (A)</b>		<b>2,35,318</b>	<b>6,39,187</b>	<b>19,347</b>	<b>2,88,077</b>
<b>4. Provisions (Other than taxation )</b>					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		353	1,015	-	-
(c) Others (to be specified)		-	-	-	-
<b>5. Other Expenses</b>					
(a) Expenses other than those related to Insurance Business		10,475	13,168	392	3,952
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
<b>Total (B)</b>		<b>10,828</b>	<b>14,183</b>	<b>392</b>	<b>3,952</b>
<b>Profit before Tax (A-B)</b>		<b>2,24,490</b>	<b>6,25,004</b>	<b>18,955</b>	<b>2,84,125</b>
Provision for Taxation		-	(1,08,296)	-	-
Minimum Alternate Tax-Credit		-	1,08,296	-	-
Deferred Tax		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>2,24,490</b>	<b>6,25,004</b>	<b>18,955</b>	<b>2,84,125</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)	(31,54,130)	(35,50,323)	(35,50,323)
<b>Balance carried forward to Balance Sheet</b>		(29,29,638)	(25,29,126)	(35,31,368)	(32,66,198)

CIN: U66030MH2006PLC165287

Balance Sheet as at 31st December 2014

(Rs.' 000 )

Particulars	Schedule	As at 31st December 2014	As at 31st December 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		(507)	1,149
Borrowings	NL-11-Borrowings Schedule	-	-
<b>Total</b>		<b>70,99,493</b>	<b>71,01,149</b>
<b>Application of Funds</b>			
Investments	NL-12-Investment Schedule	193,55,573	146,04,305
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		6,08,535	5,65,707
Less Accumulated Depreciation		5,07,259	4,71,606
Net Block		1,01,276	94,101
Capital Work in Process		22,163	43,228
		1,23,439	1,37,329
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	1,24,332	95,996
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	16,29,712	25,10,321
		17,54,044	26,06,317
Current Liabilities	NL-17-Current Liabilities Schedule	109,77,896	84,84,217
Provisions	NL-18-Provisions Schedule	56,84,793	50,28,783
Total (B)		166,62,689	135,13,000
Net Current Assets (A - B)		(149,08,645)	(109,06,683)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		25,29,126	32,66,198
<b>Total</b>		<b>70,99,493</b>	<b>71,01,149</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 31st December 2014

(Rs.' 000 )

Particulars	Total		Total	
	For Q3 2014-15	Upto Q3 2014-15	For Q3 2013-14	Upto Q3 2013-14
Premium from direct business written	41,35,539	113,16,624	31,54,813	93,21,131
Add : Premium on reinsurance accepted	1,06,366	2,74,257	80,340	1,13,708
Less: Premium on reinsurance ceded	14,44,107	33,69,801	6,53,334	23,62,721
<b>Net Premium</b>	<b>27,97,798</b>	<b>82,21,080</b>	<b>25,81,819</b>	<b>70,72,118</b>
Adjustment for change in reserve for unexpired risks	(52,642)	1,78,120	2,78,557	4,68,598
<b>Total Premium Earned (Net)</b>	<b>28,50,440</b>	<b>80,42,960</b>	<b>23,03,262</b>	<b>66,03,520</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 31st December 2014***(Rs. ' 000 )*

Particulars	Total		Total	
	For Q3 2014-15	Upto Q3 2014-15	For Q3 2013-14	Upto Q3 2013-14
Claims Paid				
Direct	19,71,881	56,30,824	19,73,602	46,99,273
Add : Reinsurance accepted	1,12,832	2,47,722	33,19,464	33,32,836
Less: Reinsurance ceded	3,65,557	14,33,884	39,22,280	47,65,675
<b>Net Claims Paid</b>	<b>17,19,156</b>	<b>44,44,662</b>	<b>13,70,786</b>	<b>32,66,434</b>
Add : Claims outstanding at the end	90,16,274	90,16,274	74,95,700	74,95,700
Less : Claims outstanding at the beginning	84,63,802	74,45,526	69,47,669	56,74,969
<b>Total Claims Incurred</b>	<b>22,71,628</b>	<b>60,15,410</b>	<b>19,18,817</b>	<b>50,87,165</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 31st December 2014***(Rs.' 000 )*

Particulars	Total		Total	
	For Q3 2014-15	Upto Q3 2014-15	For Q3 2013-14	Upto Q3 2013-14
Commission Paid				
Direct	1,51,289	5,16,123	1,89,323	5,51,179
Add : Reinsurance accepted	8,642	17,393	3,948	4,874
Less: Commission on reinsurance Ceded	1,61,003	4,68,485	1,18,668	4,17,781
<b>Net Commission</b>	<b>(1,072)</b>	<b>65,031</b>	<b>74,603</b>	<b>1,38,272</b>
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	88,010	2,59,293	86,316	2,60,237
Brokers	56,958	2,15,817	90,416	2,40,779
Corporate Agency	8,739	25,353	7,438	21,640
Referral	24	99	36	142
Others (pl.Coins)	6,200	32,954	9,065	33,255
<b>Gross Commission</b>	<b>1,59,931</b>	<b>5,33,516</b>	<b>1,93,271</b>	<b>5,56,053</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 31st December 2014**

(Rs. ' 000 )

	Particulars	Total		Total	
		For Q3 2014-15	Upto Q3 2014-15	For Q3 2013-14	Upto Q3 2013-14
1	Employees' Remuneration & Welfare Benefits	2,40,616	8,01,413	2,61,935	7,76,924
2	Travel , Conveyance and Vehicle Running Expenses	11,844	60,569	23,314	61,160
3	Training & Conferences Expenses	31,091	37,376	2,350	14,358
4	Rents, Rates, and Taxes	54,140	1,84,397	41,875	1,19,585
5	Repairs	32,719	1,02,984	35,233	93,840
6	Printing & Stationery	12,023	37,417	11,190	34,069
7	Communication	15,053	50,381	15,366	47,297
8	Legal & Professional Charges	23,678	1,20,953	46,450	1,25,554
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	891	2,486	564	1,974
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	68	206	8	188
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	1,38,876	3,41,910	80,690	1,92,323
11	Outsourcing Expenses	19,928	55,180	14,421	41,985
12	Business Support	2,15,781	7,78,485	1,90,542	6,41,973
13	Interest & Bank Charges	2,477	7,151	1,674	4,870
14	Others	834	5,089	6,276	549
15	Depreciation	11,751	34,380	14,942	49,100
16	Entertainment	978	2,381	634	1,509
17	(Gain)/Loss on Foreign Exchange	(114)	(62)	73	74
18	Subscription/Membership	2,970	6,062	1,688	3,642
19	Insurance	82	340	75	516
20	Pool Expenses	17,938	5,043	11,901	4,494
21	Service Tax Expenses	4,990	9,787	4,088	14,810
	<b>Total</b>	<b>8,38,614</b>	<b>26,43,928</b>	<b>7,65,289</b>	<b>22,30,794</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 31st December 2014**

(Rs. '000 )

	Particulars	As at 31st December 2014	As at 31st December 2013
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	100,00,000	100,00,000
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 31st December 2014**

Shareholder	As at 31st December 2014		As at 31st December 2013	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
<b>Promoters</b>				
<b>Indian</b>	<b>5289,50,000</b>	<b>74.5</b>	<b>5289,50,000</b>	<b>74.5</b>
Future Retail Limited	1810,50,000		1810,50,000	
Shendra Advisory Services Pvt Ltd.	3479,00,000		3479,00,000	
<b>Foreign</b>	<b>1810,50,000</b>	<b>25.5</b>	<b>1810,50,000</b>	<b>25.5</b>
Participatie Maatschappij Graafschap Holland N.V.	1810,50,000		1810,50,000	
<b>Others</b>				
<b>Total</b>	7100,00,000	100	7100,00,000	100

**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 31st December 2014***(Rs. '000)*

	Particulars	As at 31st December 2014	As at 31st December 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	-	-
	<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 31st December 2014**

*(Rs. '000)*

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

FORM NL-12-INVESTMENT SCHEDULE

CIN: U66030MH2006PLC165287

Investments as on 31st December 2014

(Rs. '000)

Particulars	As at 31st December 2014	As at 31st December 2013
<b>Long Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	65,70,098	55,46,256
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	64,28,661	43,04,054
(e) Other Securities	1,74,500	3,99,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	44,38,121	36,51,845
5. Other than Approved Investments	-	-
<b>Total Long Term Investment</b>	<b>176,11,380</b>	<b>139,01,655</b>
<b>Short Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,04,845	51,605
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	1,83,462	15,574
(bb) Preference	-	-
(b) Mutual Funds	7,01,818	71,818
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,99,984	1,59,428
(e) Other Securities	2,74,527	1,00,000
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,77,126	3,02,971
5. Other than Approved Investments	1,02,431	1,254
<b>Total Short Term Investment</b>	<b>17,44,193</b>	<b>7,02,650</b>
<b>Total</b>	<b>193,55,573</b>	<b>146,04,305</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 31st December 2014

(Rs. '000)

Particulars	As at 31st December 2014	As at 31st December 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 31st December 2014**

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2014	Additions	Deductions	As at 31st Dec 2014	As at 31st March 2014	For the Period	On Sales/ Adjustments	As at 31st Dec 2014	As at 31st Dec 2014	As at 31st Dec 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	198,110	1,082	-	199,192	182,909	6,378	-	189,287	9,905	9,467
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	143,247	6,370	13,446	136,171	94,465	11,154	12,129	93,490	42,681	46,645
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	52,197	2,906	1,157	53,946	35,259	3,553	1,091	37,721	16,225	12,516
Information & Technology Equipment	128,303	8,914	-	137,217	110,528	8,345	-	118,873	18,344	16,429
Vehicles	2,272	-	-	2,272	1,893	341	-	2,234	38	495
Office Equipment	79,231	3,995	3,489	79,737	64,464	4,609	3,419	65,654	14,083	8,549
Others	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>603,360</b>	<b>23,267</b>	<b>18,092</b>	<b>608,535</b>	<b>489,518</b>	<b>34,380</b>	<b>16,639</b>	<b>507,259</b>	<b>101,276</b>	<b>94,101</b>
Work in progress									22,163	43,228
<b>Grand Total</b>	<b>603,360</b>	<b>23,267</b>	<b>18,092</b>	<b>608,535</b>	<b>489,518</b>	<b>34,380</b>	<b>16,639</b>	<b>507,259</b>	<b>123,439</b>	<b>137,329</b>
<b>Previous Year</b>	<b>549,857</b>	<b>27,285</b>	<b>11,435</b>	<b>565,707</b>	<b>432,948</b>	<b>49,100</b>	<b>10,442</b>	<b>471,606</b>	<b>137,329</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 31st December 2014***(Rs. '000)*

<b>Particulars</b>	<b>As at 31st December 2014</b>	<b>As at 31st December 2013</b>
<b>1. Cash (including cheques, drafts and stamps)</b>	716	587
<b>2. Bank Balances</b>		
(a) Deposit Accounts		
(aa) Short - Term	-	-
(due within 12 months)		
(bb) Others	-	-
(b) Current Accounts	1,23,616	95,409
(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>1,24,332</b>	<b>95,996</b>
Balances with non-scheduled banks included in 2 or 3 above	-	-
<b>Cash and Bank Balances</b>		
In India	1,24,332	95,996
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 31st December 2014**

(Rs. '000)

Particulars	As at 31st December 2014	As at 31st December 2013
<b>Advances</b>		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	15,715	16,493
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	1,74,441	10,661
6. Others	-	-
7. Other Deposits	93,988	1,02,376
8. Advances to Employees	3,379	3,150
9. Advances recoverable in cash or kind	50,684	52,489
10. Unutilised Service Tax (net)	1,59,392	1,00,145
<b>Total (A)</b>	<b>4,97,599</b>	<b>2,85,314</b>
<b>Other Assets</b>		
1. Income accrued on Investments	6,86,701	5,27,882
2. Outstanding Premiums	56,181	1,46,884
3. Agents' Balances	1,051	1,036
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	2,78,335	15,49,205
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	1,549	-
MAT Credit Entitlement	1,08,296	-
<b>Total (B)</b>	<b>11,32,113</b>	<b>22,25,007</b>
<b>Total (A+B)</b>	<b>16,29,712</b>	<b>25,10,321</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 31st December 2014**

(Rs. '000)		
Particulars	As at 31st December 2014	As at 31st December 2013
1. Agents Balances	1,38,443	2,00,898
2. Balances due to other Insurance Companies	8,37,213	1,18,551
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	2,52,700	1,40,252
6. Sundry Creditors	5,34,193	3,67,059
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	90,16,274	74,95,700
9. Provision for Solatium fund	-	-
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	61,952	47,167
11. Statutory Dues	1,37,121	1,14,590
<b>Total</b>	<b>109,77,896</b>	<b>84,84,217</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 31st December 2014**

(Rs. '000)

Particulars	As at 31st December 2014	As at 31st December 2013
1. Reserve for Unexpired risk	53,94,354	48,43,323
2. For Taxation (less advance tax paid and taxes deducted at source)	1,08,296	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	1,82,143	1,85,460
<b>Total</b>	<b>56,84,793</b>	<b>50,28,783</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 31st December 2014**

(Rs. '000)

Particulars	As at 31st December 2014	As at 31st December 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: October 2014 - December 2014

(Rs .in Lacs)

Description	As on 31st December 2014				As on 31st December 2013			
	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>	3,730	2,181	627	6,538	3,229	1,680	401	5,310
<b>Marine</b> Sub-class: Marine Cargo Marine Hull	1,417	1,702	510	3,629	1,112	868	296	2,275
<b>Miscellaneous</b> Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	42,034	48,259	32,726	123,019	36,179	47,774	19,539	103,492
<b>Health Insurance</b>	6,763	2,078	2,111	10,951	7,914	1,798	2,602	12,313
<b>Total Liabilities</b>	<b>53,944</b>	<b>54,219</b>	<b>35,974</b>	<b>144,137</b>	<b>48,433</b>	<b>52,120</b>	<b>22,837</b>	<b>123,390</b>

## PERIODIC DISCLOSURES

## FORM NI-22: Geographical Distribution of Business

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company limited

Date : October 2014 -December 2014

STATES	Fire		Marine (Cargo)		Marine (Hull)		Aviation		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	For the qtr	Upto the qtr
Andhra Pradesh	109.96	1,090.31	46.10	158.08	-	-	-	-	173.13	521.43	754.03	1,893.48	280.76	780.40	19.36	71.38	100.49	297.15	98.71	261.41	34.78	112.64	-	-	35.82	185.49	1,653.14	5,371.77
Andaman & Nicobar Is.	0.14	0.29	0.08	0.29	-	-	-	-	-	0.32	9.22	28.44	9.02	26.01	-	-	-	0.02	-	-	-	-	-	-	-	0.05	18.46	55.42
Assam	2.60	24.89	0.89	2.98	-	-	-	-	0.90	10.36	158.11	424.26	44.80	123.40	0.19	0.29	1.66	6.63	3.27	11.27	0.12	0.23	41.27	41.27	8.06	21.13	261.86	666.71
Bihar	0.79	2.28	0.33	0.28	-	-	-	-	0.13	2.51	241.89	668.43	74.97	223.59	-	0.05	1.46	4.73	1.17	3.00	-	0.23	385.86	2,306.96	10.36	33.31	716.96	3,245.38
Chandigarh	9.50	61.72	4.43	18.55	-	-	-	-	0.40	12.86	187.30	664.12	69.05	239.20	0.12	2.31	4.68	17.45	7.96	40.51	10.34	45.54	-	-	28.01	109.26	321.80	1,211.51
Chhattisgarh	8.92	15.18	1.16	4.59	-	-	-	-	3.43	10.58	138.21	350.25	70.10	175.33	0.34	0.38	5.60	12.60	22.69	28.21	0.18	0.43	264.05	528.10	3.82	11.78	518.50	1,137.46
Delhi	310.87	1,087.44	59.28	295.95	-	-	-	-	110.66	374.01	1,655.36	4,487.23	467.79	1,310.75	38.60	183.92	52.48	247.03	265.67	1,865.01	20.58	92.21	-	-	40.19	280.57	3,021.49	10,224.11
Goa	0.33	2.25	0.08	0.08	-	-	-	-	0.20	0.20	36.45	70.51	15.79	32.77	-	-	0.11	0.22	0.11	0.19	0.11	1.04	-	-	0.28	0.87	53.47	108.14
Gujarat	152.30	440.43	79.90	289.11	-	-	-	-	59.31	180.25	1,377.76	3,381.39	467.78	1,349.72	32.53	136.87	111.94	427.27	203.73	631.48	25.17	86.29	-	-	319.61	915.79	2,830.03	7,838.58
Haryana	32.51	84.61	10.50	35.75	-	-	-	-	4.13	14.45	611.17	1,567.26	211.82	668.86	0.58	3.61	7.08	15.33	5.59	15.66	2.92	14.95	-	0.49	47.10	161.98	933.40	2,582.96
Himachal Pradesh	3.16	9.75	-	-	-	-	-	-	-	-	10.49	17.23	8.16	22.79	-	-	0.17	0.18	-	0.03	-	-	-	-	9.22	32.48	31.19	82.45
Jammu & Kashmir	0.77	4.80	0.15	0.15	-	-	-	-	-	-	112.46	295.71	59.20	156.91	-	-	0.38	2.43	0.29	1.02	0.26	1.64	-	-	7.76	24.99	181.26	487.65
Jharkhand	2.60	59.83	0.82	6.13	-	-	-	-	13.65	33.15	210.20	542.72	109.79	306.53	0.05	0.34	0.52	2.13	0.53	3.22	0.04	0.10	10.23	41.59	11.96	36.92	360.40	1,032.67
Karnataka	62.98	640.45	20.75	160.56	-	-	-	-	27.47	80.38	1,216.30	3,555.37	447.01	1,359.68	37.05	87.65	57.75	115.90	1,010.68	1,286.04	2.36	(4.36)	-	-	60.35	177.08	2,942.70	7,458.75
Kerala	63.14	96.61	9.06	14.02	-	-	3.16	3.16	16.84	44.02	532.43	1,744.58	147.53	480.12	5.55	16.02	23.37	43.53	15.61	70.88	6.84	30.82	-	-	(30.77)	135.64	792.76	2,679.39
Madhya Pradesh	12.76	51.18	9.63	36.47	-	-	-	-	6.18	32.33	321.68	901.15	219.93	674.43	1.35	12.62	38.89	140.67	12.81	36.52	1.23	7.07	-	-	126.72	424.97	751.20	2,317.40
Maharashtra	1,622.92	6,299.37	599.20	2,621.13	-	-	-	-	302.33	1,116.45	4,661.35	12,777.61	2,071.27	5,759.29	164.54	736.50	426.64	1,257.75	1,045.20	3,928.81	73.34	325.81	-	-	1,012.06	3,143.21	11,978.84	37,965.92
Orissa	0.76	7.00	0.10	0.22	-	-	-	-	3.26	13.17	44.58	105.29	55.79	117.33	-	-	0.05	0.58	1.65	3.14	-	0.02	-	-	27.63	61.75	133.81	308.50
Punjab	12.39	49.52	4.88	18.68	-	-	-	-	1.18	3.45	496.54	1,373.66	161.62	499.00	0.21	1.70	3.40	19.33	10.01	29.25	28.12	116.98	-	-	78.31	208.59	796.67	2,320.16
Rajasthan	11.76	43.15	0.91	7.08	-	-	-	-	8.57	28.77	509.68	1,327.04	196.54	685.76	3.52	4.96	0.11	64.32	7.29	32.04	4.72	22.74	7,470.25	9,506.35	47.97	228.94	8,261.32	11,951.15
Tamil Nadu	156.06	613.94	106.22	323.71	-	-	-	-	31.71	209.23	608.03	2,163.19	262.89	967.98	37.65	81.90	102.22	338.65	514.98	797.83	14.21	66.67	-	-	94.05	340.83	1,928.03	5,903.93
Telangana	3.30	6.04	0.75	1.43	-	-	-	-	6.42	10.09	-	149.80	-	57.50	-	0.10	2.14	5.10	6.23	9.59	2.76	9.70	-	-	1.18	2.58	22.78	251.94
Tripura	0.05	0.25	-	-	-	-	-	-	-	-	1.44	5.15	9.22	15.83	-	-	0.22	0.22	0.49	3.82	-	0.08	-	-	-	0.06	11.42	25.41
Uttar Pradesh	33.02	106.79	11.94	38.63	-	-	-	-	5.40	35.17	832.61	2,173.48	223.40	660.22	0.54	1.30	36.09	76.44	8.57	23.30	0.09	1.10	1,030.46	1,779.03	40.63	119.64	2,222.77	5,015.11
Uttarakhand	13.43	42.75	0.04	0.04	-	-	-	-	1.68	1.88	122.47	238.56	85.46	133.25	0.09	0.31	5.08	14.42	11.90	12.43	-	0.06	-	-	12.50	30.65	252.64	474.35
West Bengal	87.40	370.20	6.17	184.99	-	-	-	-	34.75	147.21	406.97	1,325.56	243.94	765.20	7.29	22.17	10.24	23.67	54.31	242.84	5.42	26.81	70.71	70.71	81.28	265.01	1,008.49	3,444.37
Puducherry	14.62	24.96	1.26	2.14	-	-	-	-	-	0.22	35.36	90.39	19.07	50.09	0.30	0.30	0.05	0.28	2.33	2.44	0.06	0.20	-	-	2.96	4.07	76.02	175.10
	2,729.04	11,235.98	974.65	4,221.04	-	-	3.16	3.16	811.74	2,882.49	15,292.11	42,321.86	6,032.71	17,641.92	349.86	1,364.69	992.81	3,134.01	3,311.79	9,339.96	233.65	959.00	9,272.83	14,274.51	2,077.05	6,957.65	42,081.40	1,14,336.28

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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited Date: October 2014 - December 2014

*(Rs in Lakhs)*

Reinsurance Risk Concentration						
			Premium ceded to reinsurers			
S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
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	13	455.27	41.31	70.40	4.04%
3	No. of Reinsurers with rating A but less than AA	61	5,714.99	545.16	1,345.46	54.14%
4	No. of Reinsurers with rating BBB but less than A	6	523.21	72.87	0.00	4.24%
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	63.75	0.00	5,215.90	37.58%
	<b>Total</b>	<b>96</b>	<b>6,757.22</b>	<b>659.33</b>	<b>6,631.76</b>	<b>100.00%</b>

## PERIODIC DISCLOSURES

### FORM NL-24 : Ageing of Claims

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: October - December 2014

(Rs in Lakhs)

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	*Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	66	54	31	49	34	234	2158.35
2	Marine Cargo	766	531	523	480	42	2342	1006.40
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	47	35	50	35	18	185	327.54
5	Motor OD	23177	5329	1470	442	153	30571	8703.03
6	Motor TP	72	117	156	233	556	1134	3894.93
7	Health	7665	2517	354	48	44	10628	2911.96
8	Overseas Travel	23	68	120	11	13	235	84.22
9	Personal Accident	156	289	214	164	53	876	594.98
10	Liability	3	11		4		18	31.28
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	127	110	189	138	41	605	562.63

Note: \* Claims paid inclusion of partial payments

# PERIODIC DISCLOSURES

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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: October 2014 - December 2014

*No. of claims only*

1	Claims O/S at the beginning of the period	467	2641	0	614	8288	7087	2103	249	1246	52	0	0	1259	24006
2	Claims reported during the period	232	1764	0	208	30675	840	10371	173	837	20	0	0	692	45812
3	Claims Settled during the period*	234	2342	0	185	30571	1134	10628	235	876	18	0	0	605	46828
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	472	2115	0	646	8576	6874	2374	207	1274	55	0	0	1373	23966
	Less than 3months	152	781	0	154	6477	708	2261	127	579	16	0	0	532	11787
	3 months to 6 months	134	455	0	179	1006	527	67	43	279	12	0	0	284	2986
	6months to 1 year	121	782	0	271	605	1049	20	18	199	9	0	0	331	3405
	1year and above	65	97	0	42	488	4590	26	19	217	18	0	0	226	5788

\*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 31ST DECEMBER 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	18,107	6,167	8,046	2,637	1,811	2,414	2,414
02	Marine Cargo	3,919	2,850	3,298	2,887	570	989	989
03	Marine Hull							
	Miscellaneous:							
04	Motor	79,806	75,564	46,378	55,814	15,113	16,744	16,744
05	Engineering	5,498	1,717	1,340	686	550	402	550
06	Aviation	3	0	0	0	0	0	0
07	Liability	1,503	612	150	165	225	50	225
08	Rural Insurance							
09	Others	15,094	11,235	10,701	4,274	2,247	3,210	3,210
10	Health Insurance	9,985	7,561	10,939	10,739	1,512	3,282	3,282
	<b>Total</b>	<b>1,33,916</b>	<b>1,05,707</b>	<b>80,850</b>	<b>77,202</b>	<b>22,028</b>	<b>27,091</b>	<b>27,415</b>

## PERIODIC DISCLOSURES

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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: October 2014 - December 2014

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		119
2	No. of branches approved during the Qtr		0
3	No. of branches opened during the Qtr	Out of approvals of previous year	0
4		Out of approvals of this year	10
5	No. of branches closed during the Qtr		1
6	No of branches at the end of the Qtr		128
7	No. of branches approved but not opened		9
8	No. of rural branches		0
9	No. of urban branches		128

# PERIODIC DISCLOSURES

FORM NL-28: Statement of Investment Assets

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : October 2014 - December 2014

(Rs in Lakhs)

## Section I

N	PARTICULARS	SCH	AMOUNT
1	Investments	8	193,555.73
2	Loans	9	
3	Fixed Assets	10	1,234.39
4	Current Assets		
	a. Cash and Bank	11	1,243.32
	b. Advances and Other Assets	12	16,297.12
5	Current Liabilities		
	a. Current Liabilities	13	(109,778.96)
	b. Provisions	14	(56,847.93)
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		25,291.26
	Application of Funds as per Balance Sheet (A)		70,994.93

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,234.39
3	Cash and Bank Balance (If any)	11	1,243.32
4	Advances and Other Assets (If Any)	12	16,297.12
5	Current Liabilities	13	(109,778.96)
6	Provisions	14	(56,847.93)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		25,291.26

TOTAL(B) (122,560.80)

'Investment Assets ' as per FORM 3B

(A-B)

193,555.73

## Section II

N	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%			42,072.35	42,072.35	21.74		42,072.35	42,627.55
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%			66,749.43	66,749.43	34.48		66,749.43	67,757.10
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			6,068.68	8,801.23	14,869.91	7.68		14,869.91	15,242.69
	2. Other Investments									0.00
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			18,980.45	27,182.44	46,162.90	23.85	(10.43)	46,152.47	48,181.51
	2. Other Investments							0.00		0.00
	c) Approved Investments	Not Exceeding 55%	16.73	29,675.02	35,063.07	64,754.83	33.45	4.79	64,759.61	67,191.80
	d) Other Investments			1,023.74		1,023.74	0.53	0.57	1,024.31	1,024.31
	Total Investment Assets	100%	16.73	55,747.90	137,796.18	193,560.81	100.00	(5.07)	193,555.73	199,397.41

## 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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Ltd

Date: October 2014- December 2014

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Dec 2014	As % of total for this class	As at 31 Dec 2013	As % of total for this class	As at 31st Dec 2014	as % of total for this class	As at 31st Dec 2013	as % of total for this class
Break down by credit rating								
AAA rated	78,511.82	42.49	58,030.69	42.93	75,751.07	42.34	59,499.44	42.46
AA or better	44,912.71	24.31	24,361.19	18.02	42,673.27	23.85	24,658.58	17.60
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	61,331.62	33.20	52,782.31	39.05	60,490.14	33.81	55,978.62	39.95
Total	1,84,756.16	100.00	1,35,174.19	100.00	1,78,914.48	100.00	1,40,136.64	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,541.11	2.46	5,092.27	3.77	4,545.68	2.54	5,115.09	3.65
more than 1 year and upto 3years	5,144.09	2.78	6,963.29	5.15	5,111.02	2.86	7,033.50	5.02
More than 3years and up to 7years	62,814.27	34.00	30,029.83	22.22	60,810.59	33.99	30,921.08	22.06
More than 7 years and up to 10 years	75,909.69	41.09	64,842.65	47.97	73,552.19	41.11	66,515.11	47.46
above 10 years	36,347.00	19.67	28,246.15	20.90	34,895.00	19.50	30,551.85	21.80
Total	1,84,756.16	100.00	1,35,174.19	100.00	1,78,914.48	100.00	1,40,136.64	100.00
Breakdown by type of the issuer								
a. Central Government	44,525.73	24.10	35,644.31	26.37	44,012.45	24.60	38,243.80	27.29
b. State Government	16,805.89	9.10	17,138.00	12.68	16,477.69	9.21	17,734.82	12.66
c. Corporate Securities	1,23,424.53	66.80	82,391.88	60.95	1,18,424.34	66.19	84,158.02	60.05
Total	1,84,756.16	100.00	1,35,174.19	100.00	1,78,914.48	100.00	1,40,136.64	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: October 2014 - December 2014

### Analytical Ratios

SL.No.	Particular	Total			
		For Q3 2014-15	Upto Q3 2014-15	For Q3 2013-14	Upto Q3 2013-14
1	Gross Direct Premium Growth Rate	31%	21%	13%	11%
	Fire	-33%	-1%	24%	19%
	Marine	1%	6%	-27%	-6%
	Accident & Health	-26%	-10%	4%	-10%
	Engineering	-11%	-6%	11%	11%
	Aviation	0%	0%	0%	0%
	Liability	-12%	15%	4%	9%
	Motor (OD)	18%	19%	17%	15%
	Motor (TP)	16%	20%	19%	4%
	Motor (Total)	17%	20%	18%	12%
	Workmen Compensation	24%	11%	5%	28%
	Others	599%	133%	14%	93%
	Miscellaneous (Total)	39%	25%	14%	12%
2	Gross Direct Premium to Net Worth	90%	248%	82%	243%
3	Growth rate of Net Worth	19%	19%	39%	39%
4	Net Retention Ratio	66%	71%	80%	75%
	Fire	20%	25%	34%	28%
	Marine	86%	76%	58%	45%
	Accident & Health	68%	74%	72%	76%
	Engineering	24%	33%	47%	38%
	Aviation	1%	1%	0%	0%
	Liability	50%	41%	42%	42%
	Motor (OD)	95%	95%	95%	95%
	Motor (TP)	95%	95%	95%	95%
	Motor (Total)	95%	95%	95%	95%
	Workmen Compensation	76%	89%	95%	95%
	Others	21%	26%	69%	41%
	Miscellaneous (Total)	69%	76%	86%	83%
5	Net Commission Ratio	0%	1%	3%	2%
	Fire	-2%	-16%	-10%	-18%
	Marine	8%	12%	5%	2%
	Accident & Health	1%	3%	2%	4%
	Engineering	-40%	-23%	-11%	-19%
	Aviation	-567%	-567%	0%	0%
	Liability	20%	21%	29%	22%
	Motor (OD)	5%	5%	6%	6%
	Motor (TP)	-1%	-1%	-1%	-1%
	Motor (Total)	3%	3%	4%	4%
	Workmen Compensation	10%	8%	8%	9%
	Others	-31%	-28%	3%	-13%
	Miscellaneous (Total)	0%	1%	3%	3%
6	Expense of Management to Gross Direct Premium	24%	28%	30%	30%
7	Expense of Management to Net Written Premium	35%	38%	37%	39%
8	Net Incurred Claims to Net Earned Premium	80%	75%	83%	77%
9	Combined Ratio	110%	108%	116%	111%
10	Technical Reserves to Net Premium Ratio	515%	175%	478%	174%
11	Underwriting Balance Ratio	-9%	-8%	-20%	-13%
12	Operating Profit Ratio	4%	3%	-4%	0%
13	Liquid Assets to Liabilities Ratio	13%	13%	6%	6%
14	Net Earning Ratio	8%	8%	1%	4%
15	Return on Net Worth Ratio	5%	14%	0%	7%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.63	1.63	1.82	1.82
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		7100,00,000		7100,00,000
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)		0.88		0.40
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.88		0.40
6	(iv) Book value per share (Rs)		6.44		5.40

## PERIODIC DISCLOSURES

### Form NL 31 :Related Party Transactions

**Insurer: Future Generali India Insurance Company Limited**
**Date: October 2014 to December 2014**
*(Rs in '000)*

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the quarter ended 31st December 2014	up to the Quarter ended 31st December 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	-	-	-	716
			Operating expenses	1,405	1,410	-	-
			Insurance Premium received	-	924	49	1,044
			Insurance Claims paid	82	342	522	922
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	123,448	353,253	34,072	109,562
			Commission on reinsurance ceded	20,569	59,782	6,860	22,975
			Claims recovery on reinsurance	64,139	270,551	24,967	47,083
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	10,674	18,778	7,953	14,831
			Insurance Premium received	-	31	-	30
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	4,974	17,586	4,676	15,155
			Other transactions	- 278	- 257	-	227
			Insurance Premium Received	4	114	2	106
			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 : October 2014 -December 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	Standalone Third Party long Term Two Wheeler Insurance Policy	FGIIC/0129/LEG & COMPL/2014-15	NA	Motor	Internal Tariff Rated	06-10-2014	12-11-2014

**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 31st December 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:		1,55,625
	Deduct:		
02	Liabilities		1,55,625
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		55,743
	Deduct:		
06	Other Liabilities		11,002
07	Excess in Shareholder's fund		44,741
08	<b>Total ASM (04)+(07)</b>		<b>44,741</b>
09	<b>Total RSM</b>		<b>27,415</b>
10	<b>Solvency Ratio (Total ASM / Total RSM)</b>		<b>1.63</b>



## PERIODIC DISCLOSURES

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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: October 2014 - December 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	Resigned w.e.f October 06, 2014
5	Mr. Ooi Teik Chong	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 Operating Officer	Nil
12	Mr. Srinivasan Venugopalan	Chief Financial Officer	Nil
13	Mr. Jatin Arora	Appointed Actuary	Nil
14	Mr. Milan P. Shirodkar	Chief of Investments	Nil
15	Mr. Prashant Chikhal	Chief of 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: October 2014 - December 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

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Insurer: Future Generali India Insurance Company Limited													Date: October 2014 - December 2014
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Date: October 2014 - December 2014
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(Amount in lakhs)							
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No.	Category of Investment	Category Code	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on Investment	Gross Yield	Net Yield	Investment (Rs)		Income on	Gross Yield	Net Yield	Investment (Rs)		Income on Investment	Gross Yield	Net Yield
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1	A Central Government Securities	TITLE															
2	A1 Central Government Bonds	CGBS	39,382.65	40,930.71	1,062.64	2.70	2.70	39,190.69	40,930.71	2,826.70	7.21	7.21	32,712.79	32,321.71	2,153.02	6.58	6.58
3	A2 Special Deposits	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,772.64	1,696.85	30.70	1.73	1.73	1,772.55	1,696.85	91.71	5.17	5.17	1,505.49	1,580.49	82.43	5.47	5.47
6	B Government Securities / Other Approved Securities	TITLE															
8	B2 State Government Bonds/ Development Loans	SGGB	16,937.25	16,805.89	385.48	2.28	2.28	17,688.71	16,805.89	1,267.09	7.16	7.16	16,048.24	17,138.00	1,131.25	7.05	7.05
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	7,532.34	8,323.66	192.58	2.56	2.56	6,845.54	8,323.66	520.03	7.60	7.60	1,933.52	1,742.11	114.17	5.90	5.90
12	C Housing and Loans to State Govt for housing and fire fighting equipment	TITLE	0.00		0.00			0.00		0.00			0.00	0.00	0.00		
21	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	13,489.55	15,242.69	320.76	2.38	2.38	11,778.39	15,242.69	836.86	7.11	7.11	10,308.15	9,208.58	731.20	7.09	7.09
25	D Infrastructure Investments	TITLE													0.00		
27	D2 Infrastructure - PSU - Equity shares - Quoted	IITPE	60.63	77.30	(0.42)	(0.69)	(0.69)	39.88	77.30	2.15	5.39	5.39	6.51	7.12	(0.87)	(13.32)	(13.32)
28	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	142.87	196.58	3.69	2.58	2.58	88.69	196.58	15.33	17.28	17.28	16.06	17.84	1.94	12.07	12.07
34	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	22,138.95	23,143.86	497.38	2.25	2.25	22,208.43	23,143.86	1,507.87	6.79	6.79	22,438.04	22,249.77	1,499.15	6.68	6.68
35	D10 Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	924.41	0.00	16.00	1.73	1.73
36	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	23,512.59	24,763.77	602.61	2.56	2.56	23,017.11	24,763.77	1,778.45	7.73	7.73	15,861.64	16,192.49	1,183.27	7.46	7.46
41	D16 Infrastructure - Equity (including unlisted)	IOEQ	12.49	0.00	0.22	1.73	1.73	11.61	0.00	0.55	4.70	4.70	0.00	0.00	0.00	0.00	0.00
42	E Approved Investment Subject To Exposure Norms	TITLE															
43	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	87.38	118.57	10.25	11.73	11.73	65.77	118.57	21.81	33.16	33.16	25.38	14.57	(6.77)	(26.69)	(26.69)
44	E2 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	876.38	1,716.05	24.12	2.75	2.75	548.73	1,716.05	77.39	14.10	14.10	108.06	141.17	10.71	9.92	9.92
51	E9 Corporate Securities - Bonds - Taxable	EPBT	50,025.10	53,848.73	1,286.18	2.57	2.57	42,558.53	53,848.73	3,240.23	7.61	7.61	35,299.88	34,741.04	2,568.87	7.28	7.28
62	E20 Deposits - Deposit with scheduled banks	ECDB	3,995.00	3,995.00	111.43	2.79	2.79	4,398.35	3,995.00	357.39	8.13	8.13	5,308.88	4,995.00	398.72	7.51	7.51
63	E21 Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	911.20	0.00	21.04	2.31	2.31
64	E22 Deposits - Money at call and short notice with banks /Repo	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
66	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECCP	489.02	495.27	12.58	2.57	2.57	476.76	495.27	36.67	7.69	7.69	1,362.26	0.00	14.11	1.04	1.04
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
74	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,813.58	7,018.18	55.72	3.07	3.07	2,145.04	7,018.18	200.95	9.37	9.37	1,669.42	718.18	143.19	8.58	8.58
76	F Other than Approved Securities	TITLE															
79	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	17.84	0.00	0.02	0.14	0.14	15.52	0.00	3.02	19.47	19.47	7.39	12.04	(0.21)	(2.88)	(2.88)
88	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	984.00	1,024.31	33.29	3.38	3.38	1,152.74	1,024.31	103.96	9.02	9.02	497.47	0.50	48.11	9.67	9.67
		TOTAL	1,832.70	199,397.41	46.29	2.53	2.53	1,740.03	199,397.41	128.88	7.41	7.41	1,482.86	141,080.60	101.09	6.82	6.82

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Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.													
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Note: Category of investment (COI) shall be as per Guidelines, as amended from time to time												
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5. In the previous year containing figures of the corresponding year to date of the previous financial year shall be shown:				
6. 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: October 2014 - December 2014

(Rs in lakhs)

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

Statement as on: 31st December 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
<b>A</b>	<i>During the quarter</i>								
	Nil								
<b>B</b>	<i>As on Date</i>								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	EPBT	195.72	02/06/2014	CRISIL	AA+	AA	24/06/2014	NA
2	9.55% Hindalco Industries Ltd (27th June 2022)	EPBT	1,029.41	06/05/2013	CRISIL	AA+	AA	24/06/2014	NA
3	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	EPBT	2,119.70	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 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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : October 2014 - December 2014

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,729.04	10284	3,322.01	9208	11,235.98	33631	10,301.20	28284
2	Cargo & Hull	974.65	3407	967.32	2720	4,221.04	10825	3,961.30	8866
3	Motor TP	6,032.71	8200	5,207.05	5096	17,641.92	22294	14,726.88	10541
4	Motor OD	15,292.11	188427	12,993.80	170830	42,321.86	526308	35,538.36	461394
5	Engineering	811.74	1041	892.24	1748	2,882.49	3811	2,947.12	5559
6	Workmen's Compensation	486.28	2839	392.09	2575	1,674.13	9111	1,515.52	8369
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	3.16	1	-	0	3.16	1	-	0
9	Personal Accident	992.81	26087	1,230.47	19413	3,134.01	80993	3,961.26	68242
10	Health	3,545.45	19604	4,901.53	16621	10,298.95	68796	10,875.80	60605
11	Others*	11,213.46	20150	1,953.93	17573	20,922.72	57897	9,569.41	48265
		<b>42,081.40</b>	<b>280040</b>	<b>31,860.45</b>	<b>245784</b>	<b>1,14,336.28</b>	<b>813667</b>	<b>93,396.85</b>	<b>700125</b>

# PERIODIC DISCLOSURES

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

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : October 2014 - December 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	1086	535.24	10,35,195.81
		Social			
2	Cargo & Hull	Rural	304	39.24	56,514.70
		Social			
3	Motor TP	Rural	-	579.54	-
		Social			
4	Motor OD	Rural	16609	1,249.40	67,806.13
		Social			
5	Engineering	Rural	116	79.05	50,417.70
		Social			
6	Workmen's Compensation	Rural	130	25.57	4,449.03
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	2919	105.58	2,32,845.96
		Social		-	-
10	Health	Rural	1241	84.65	14,558.11
		Social			
11	Others*	Rural	2991	336.03	3,65,612.01
		Social			
Total		Rural	25396	3034.30	18,27,399.46
		Social	-	-	-

## PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date : October 2014 - December 2014

Sl.No.	Business Acquisition through different channels					Up to the period		Same period of the previous year	
	Channels	Current Quarter		Same quarter Previous Year					
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	105434	10,713.19	111740	10,866.62	313130	32165.13	324987	32,641.26
2	Corporate Agents-Banks	9533	278.18	3091	123.74	21464	722.68	9117	398.62
3	Corporate Agents -Others	11070	505.72	8879	514.27	33499	1557.21	30643	1,486.84
4	Brokers	40590	11,440.87	33542	10,038.46	116105	32942.18	91402	26,884.94
5	Micro Agents	5	0.02	0	-	19	0.07	0	-
6	Direct Business	113079	19135.15	86586	10266.16	327218	46882.94	238686	31845.26
	Total (A)	279711	42073.12	243838	31809.26	811435	114270.20	694835	93256.92
1	Referral (B)	329	8.28	1946	51.19	2232	66.07	5290	139.93
	Grand Total (A+B)	280040	42081.40	245784	31860.45	813667	114336.28	700125	93396.85

Note:

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

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



# FORM NL-41 GRIEVANCE DISPOSAL

CIN: U66030MH2006PLC165287

Insurer: Future Generali India Insurance Company Limited

Date: October 2014 - December 2014

SI. 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	1	14	6	0	9	0	49
b)	Claim	7	448	146	8	290	11	1417
c)	Policy Related	2	366	320	1	39	8	1090
d)	Premium	0	2	0	0	2	0	10
e)	Refund	0	0	0	0	0	0	3
f)	Coverage	0	0	0	0	0	0	2
g)	Cover Note Related	0	26	13	0	11	2	94
h)	Product	0	30	9	0	19	2	80
i)	Others	0	44	24	0	19	1	117
	Total Number of complaints:	10	930	518	9	389	24	2862

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:	813647
5	Total No. of claims during current year:	136906
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	17.76
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	103.50

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	23	0	23
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	24	0	24

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