

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 31st March 2015

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q4 2014-15	Upto Q4 2014-15	For Q4 2013-14	Upto Q4 2013-14
1. Premiums earned (Net)	NL-4-Premium Schedule	2,748,284	10,791,244	2,285,633	8,889,153
2. Profit/Loss on sale/redemption of Investments		37,032	126,668	8,477	43,356
3. Others		14,500	28,495	4,131	5,182
4. Interest, Dividend & Rent - Gross		322,440	1,168,917	104,479	906,808
Total (A)		3,122,256	12,115,324	2,402,720	9,844,499
1. Claims Incurred (Net)	NL-5-Claims Schedule	2,327,390	8,342,800	1,751,322	6,838,487
2. Commission	NL-6-Commission Schedule	118,576	183,607	40,499	178,771
	NL-7-Operating Expenses Schedule				
3. Operating Expenses related to Insurance Business		828,980	3,472,908	606,497	2,837,291
4. Premium deficiency		-	-	(9,214)	(9,214)
Total (B)		3,274,946	11,999,315	2,389,104	9,845,335
Operating Profit/(Loss)		(152,690)	116,009	13,616	(836)
Appropriations					
Transfer to Shareholders' Funds		(152,690)	116,009	13,616	(836)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(152,690)	116,009	13,616	(836)

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 31st March 2015

(Rs. ' 000)

Particulars	Schedule	For Q4 2014-15	Upto Q4 2014-15	For Q4 2013-14	Upto Q4 2013-14
1. Operating Profit/(Loss)					
(a) Fire Insurance		142,961	254,437	20,859	155,910
(b) Marine Insurance		37,560	7,839	(31,313)	(15,419)
(c) Miscellaneous Insurance		(333,211)	(146,267)	24,070	(141,327)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		115,856	439,298	98,454	376,420
Add: Amortisation write up on Securities		3,235	14,118	2,703	12,370
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		15,078	52,633	3,782	19,390
Less : Loss on sale of investments		(582)	(1,974)	(90)	(802)
3. Other Income		-	-	-	-
Total (A)		(19,103)	620,084	118,465	406,542
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		1,625	2,640	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		1,350	14,518	6,395	10,347
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		2,975	17,158	6,395	10,347
Profit before Tax (A-B)		(22,078)	602,926	112,070	396,195
Provision for Taxation		-	(102,443)	-	-
Minimum Alternate Tax-Credit		-	102,443	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		(22,078)	602,926	112,070	396,195
Appropriations					
(a) Interim dividends paid during the period		-	-	-	-
(b) Proposed final dividend		-	-	-	-
(c) Dividend distribution tax		-	-	-	-
(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
Balance of profit / loss brought forward		(2,529,126)	(3,154,126)	(3,266,198)	(3,550,321)
Balance carried forward to Balance Sheet		(2,551,204)	(2,551,200)	(3,154,128)	(3,154,126)

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FORM NL-3-B-BS

Balance Sheet as at 31st March 2015

(Rs.' 000)

Particulars	Schedule	As at 31st March 2015	As at 31st March 2014
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	7,100,000	7,100,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		15,217	1,833
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,115,217	7,101,833
Application of Funds			
Investments	NL-12-Investment Schedule	19,748,222	14,936,671
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		625,947	603,360
Less Accumulated Depreciation		519,056	489,518
Net Block		106,891	113,842
Capital Work in Process		29,113	21,851
		136,004	135,693
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	470,720	382,928
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	1,784,196	2,645,685
		2,254,916	3,028,613
Current Liabilities	NL-17-Current Liabilities Schedule	11,734,865	8,781,019
Provisions	NL-18-Provisions Schedule	5,840,260	5,372,251
Total (B)		17,575,125	14,153,270
Net Current Assets (A - B)		(15,320,209)	(11,124,657)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		2,551,200	3,154,126
Total		7,115,217	7,101,833

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FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 31st March 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q4 2014-15	Upto Q4 2014-15	For Q4 2013-14	Upto Q4 2013-14
Premium from direct business written	3,065,854	14,382,478	3,304,427	12,625,558
Add : Premium on reinsurance accepted	145,774	420,031	290,431	404,139
Less: Premium on reinsurance ceded	203,020	3,572,821	927,099	3,289,820
Net Premium	3,008,608	11,229,688	2,667,759	9,739,877
Adjustment for change in reserve for unexpired risks	260,324	438,444	382,126	850,724
Total Premium Earned (Net)	2,748,284	10,791,244	2,285,633	8,889,153

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FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st March 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q4 2014-15	Upto Q4 2014-15	For Q4 2013-14	Upto Q4 2013-14
Claims Paid				
Direct	2,806,975	8,437,799	1,969,509	6,668,782
Add : Reinsurance accepted	83,654	331,376	211,847	3,544,683
Less: Reinsurance ceded	901,896	2,335,780	373,202	5,138,877
Net Claims Paid	1,988,733	6,433,395	1,808,154	5,074,588
Add : Claims outstanding at the end	9,348,272	9,348,272	7,438,867	7,438,867
Less : Claims outstanding at the beginning	9,009,615	7,438,867	7,495,700	5,674,968
Total Claims Incurred	2,327,390	8,342,800	1,751,321	6,838,487

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FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 31st March 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q4 2014-15	Upto Q4 2014-15	For Q4 2013-14	Upto Q4 2013-14
Commission Paid				
Direct	197,244	713,367	179,084	730,263
Add : Reinsurance accepted	4,058	21,451	9,285	14,159
Less: Commission on reinsurance Ceded	82,726	551,211	147,870	565,651
Net Commission	118,576	183,607	40,499	178,771
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	89,320	350,559	93,252	354,634
Brokers	96,637	324,587	76,578	344,047
Corporate Agency	11,229	36,580	8,607	30,248
Referral	45	143	127	269
Others (pl.Coins)	13	1,498	520	1,065
Gross Commission	197,244	713,367	179,084	730,263

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FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st March 2015

(Rs. ' 000)

Sl. No	Particulars	Total		Total	
		For Q4 2014-15	Upto Q4 2014-15	For Q4 2013-14	Upto Q4 2013-14
1	Employees' Remuneration & Welfare Benefits	229,037	1,030,450	181,908	958,832
2	Travel , Conveyance and Vehicle Running Expenses	11,424	71,993	7,350	68,510
3	Training & Conferences Expenses	12,190	49,566	(1,061)	13,297
4	Rents, Rates, and Taxes	15,874	210,790	28,728	156,764
5	Repairs	29,932	132,916	25,077	118,917
6	Printing & Stationery	7,883	45,300	9,090	43,159
7	Communication	3,096	53,477	13,299	60,596
8	Legal & Professional Charges	49,428	159,514	62,418	179,043
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	542	3,028	783	2,757
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	70	276	62	250
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	133,729	475,639	183,509	375,832
11	Outsourcing Expenses	20,838	76,018	15,783	57,768
12	Business Support	374,681	1,153,167	213,239	855,211
13	Interest & Bank Charges	825	7,976	1,899	6,768
14	Others	(86,993)	(81,557)	(1,442)	(412)
15	Depreciation	17,482	51,862	19,071	68,171
16	Entertainment	755	3,136	612	2,121
17	(Gain)/Loss on Foreign Exchange	706	644	(15)	59
18	Subscription/Membership	1,298	7,360	950	4,591
19	Insurance	42	382	(1)	515
20	Pool Expenses	1,386	6,429	(151,408)	(146,914)
21	Service Tax Expenses	4,755	14,542	(3,354)	11,456
	Total	828,980	3,472,908	606,497	2,837,291

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FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st March 2015

(Rs.'000)

Sl. No	Particulars	As at	As at
		31st March 2015	31st March 2014
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	10,000,000	10,000,000
2	Issued Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
3	Subscribed Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
4	Called Up Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
	Less : Calls Unpaid	-	-
	Add : Equity Shares Forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses Including commission or brokerage on underwriting or subscription of shares	-	-
	Total	7,100,000	7,100,000

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE AS ON 31ST MARCH 2015

Shareholder	As at 31st March 2015		As at 31st March 2014	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	528,950,000	74.5	528,950,000	74.5
Future Retail Limited	181,050,000		181,050,000	
Shendra Advisory Services Pvt Ltd.	347,900,000		347,900,000	
Foreign	181,050,000	25.5	181,050,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	181,050,000		181,050,000	
Others				
Total	710,000,000	100	710,000,000	100

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 31st March 2015

(Rs. '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	Total	-	-

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FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st March 2015

(Rs. '000)

Sl. No	Particulars	As at 31st March 2015	As at 31st March 2014
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

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FORM NL-12-INVESTMENT SCHEDULE

Investments as on 31st March 2015

(Rs. '000)

Particulars	As at 31st March 2015	As at 31st March 2014
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	6,879,740	5,937,887
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	6,605,769	4,327,798
(e) Other Securities	124,500	199,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	5,046,896	3,651,061
5. Other than Approved Investments	-	-
Total Long Term Investment	18,656,905	14,116,246
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	104,879	51,137
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	288,888	12,876
(bb) Preference	-	-
(b) Mutual Funds	287,998	45,956
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	199,999	59,845
(e) Other Securities	75,000	345,860
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	127,981	301,378
5. Other than Approved Investments	6,572	3,373
Total Short Term Investment	1,091,317	820,425
Total	19,748,222	14,936,671

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FORM NL-13-LOANS SCHEDULE

Loans as on 31st March 2015

(Rs. '000)

Particulars	As at 31st March 2015	As at 31st March 2014
1. Security - Wise Classification		
Secured	-	-
(a) On Mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities	-	-
(c) Others	-	-
Unsecured	-	-
Total	-	-
2. Borrower - Wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others	-	-
Total	-	-
3. Performance - Wise Classification		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - Performing Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	-	-
4. Maturity - Wise Classification		
(a) Short - Term	-	-
(b) Long - Term	-	-
Total	-	-

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FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st March 2015

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2014	Additions	Deductions	As at 31st March 2015	As at 31st March 2014	For the Period	On Sales / Adjustments	As at 31st March 2015	As at 31st March 2015	As at 31st March 2014
Intangibles - Computer Softwares	198,110	15,108	-	213,218	182,909	13,149	-	196,058	17,160	15,201
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	155,616	13,636	17,017	152,235	96,983	18,114	15,700	99,397	52,838	58,633
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	39,828	1,450	1,806	39,472	32,741	2,461	1,733	33,469	6,003	7,087
Information & Technology Equipment	128,303	9,141	497	136,947	110,528	11,191	497	121,222	15,725	17,775
Vehicles	2,272	-	-	2,272	1,893	379	-	2,272	-	379
Office Equipment	79,231	7,043	4,471	81,803	64,464	6,568	4,394	66,638	15,165	14,767
Others	-	-	-	-	-	-	-	-	-	-
Total	603,360	46,378	23,791	625,947	489,518	51,862	22,324	519,056	106,891	113,842
Work in progress									29,113	21,851
Grand Total	603,360	46,378	23,791	625,947	489,518	51,862	22,324	519,056	136,004	135,693
Previous Year	549,857	66,108	12,605	603,360	432,948	68,171	11,601	489,518	135,693	

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st March 2015

(Rs. '000)

Particulars	As at 31st March 2015	As at 31st March 2014
1. Cash (including cheques, drafts and stamps)	147,372	130,308
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	323,348	252,620
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	470,720	382,928
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	470,720	382,928
Outside India	-	-

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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st March 2015

(Rs. '000)

Particulars	As at 31st March 2015	As at 31st March 2014
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	24,546	26,909
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	69,243	7,912
6. Others	-	-
7. Other Deposits	79,631	82,797
8. Advances to Employees	1,333	280
9. Advances recoverable in cash or kind	43,166	42,166
10. Unutilised Service Tax (net)	134,502	127,274
Total (A)	352,421	287,338
Other Assets		
1. Income accrued on Investments	772,961	630,576
2. Outstanding Premiums	231,080	231,501
3. Agents' Balances	1,694	839
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	206,203	1,495,431
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	117,394	-
MAT Credit Entitlement	102,443	-
Total (B)	1,431,775	2,358,347
Total (A+B)	1,784,196	2,645,685

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FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 31st March 2015

(Rs. '000)

Particulars	As at 31st March 2015	As at 31st March 2014
1. Agents Balances	57,927	56,554
2. Balances due to other Insurance Companies	831,089	486,455
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	80,873	53,609
5. Unallocated Premium	431,761	277,488
6. Sundry Creditors	856,915	351,442
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	9,348,272	7,438,867
9. Provision for Solatium fund	-	-
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	61,804	58,636
12. Statutory Dues	66,224	57,968
Total	11,734,865	8,781,019

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FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2015

(Rs. '000)

Particulars	As at 31st March 2015	As at 31st March 2014
1. Reserve for Unexpired risk	5,654,678	5,216,235
2. For Taxation (less advance tax paid and taxes deducted at source)	-	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	185,582	156,016
Total	5,840,260	5,372,251

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FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 31st March 2015

(Rs. '000)

Particulars	As at 31st March 2015	As at 31st March 2014
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

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FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and payments for the year ended 31st March 2015

(Rs. '000)

Particulars	For the year ended 31st March 2015	For the year ended 31st March 2014
Cash Flow from Operating Activities		
Premium received from Policyholders, including advance receipts and service tax	19,099,744	14,442,729
Payment to Reinsurers, net of commissions and claims	(551,164)	(1,470,599)
Payment to Coinsurers, net of claims recovery	(1,027,857)	(178,678)
Payment of Claims	(8,374,109)	(6,837,848)
Payment of Commission and Brokerage	(604,548)	(609,175)
Payment of other Operating Expenses net of Misc Income	(3,262,584)	(2,780,519)
Income tax paid (Net)	(667,151)	(463,407)
Service Tax Paid	(1,185,454)	(1,143,230)
Fringe Benefit Tax paid	-	-
Security deposits paid	(11,504)	(7,784)
Cash Flow before Extraordinary items	3,415,373	951,489
Cash Flow from Extraordinary operations	-	-
Net Cash Flow From Operating Activities	3,415,373	951,489
Cash Flow from Investment Activities		
Purchase of Fixed Assets	(37,567)	(71,112)
Proceeds from Sale of Fixed Assets	1,432	505
Purchase of Investments	(17,910,934)	(5,989,701)
Sale of Investments	13,479,594	3,991,800
Rent/Interests/Dividends Received	1,404,928	1,146,470
Investment in money market instruments and in liquid mutual fund (Net)*	(262,047)	97,940
Expenses related to investments	(2,985)	(2,926)
Net Cash Flow from Investment Activities	(3,327,580)	(827,024)
Cash Flow from Financing Activities		
Proceeds from Issuance of Share Capital	-	-
Proceeds from Share Application money, pending allotment	-	-
Net Cash Flow from Financing Activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(Decrease) in Cash and Cash Equivalents during the year	87,793	124,465
Cash and Cash Equivalent at the beginning	382,928	258,463
Cash and Cash Equivalent at the end	470,720	382,928

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-21-STATEMENT OF LIABILITIES AS ON 31ST MARCH 2015

(Rs .in Lacs)

Description	As on 31st March 2015				As on 31st March 2014			
	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	3,895	1,651	543	6,089	3,345	2,097	559	6,001
Marine Sub-class: Marine Cargo Marine Hull	1,294	1,464	494	3,252	1,176	1,012	373	2,561
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	44,342	47,772	38,042	130,156	40,014	44,096	22,651	106,761
Health Insurance	7,016	1,741	1,776	10,532	7,627	1,428	2,173	11,228
Total Liabilities	56,547	52,628	40,854	150,030	52,162	48,633	25,756	126,551

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-22: Geographical Distribution of Business

Date : January 2015 - March 2015

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	177.04	1,267.35	33.79	191.86	-	-	-	-	315.25	836.69	783.26	2,676.73	331.40	1,111.80	11.97	83.35	197.93	495.08	151.63	413.04	31.88	144.52	-	-	57.88	243.37	2,092.03	7,463.80
Andaman & Nicobar Is.	-	0.29	0.08	0.37	-	-	-	-	-	0.32	8.57	37.01	7.32	33.33	-	-	-	0.02	-	-	-	-	-	-	-	0.05	15.96	71.38
Assam	2.80	27.69	0.96	3.94	-	-	-	-	7.42	17.78	141.04	565.30	45.01	168.41	0.09	0.38	1.85	8.48	3.45	14.72	0.10	0.33	0.22	41.50	12.28	33.41	215.23	881.93
Bihar	2.63	4.90	-	0.28	-	-	-	-	7.34	9.85	243.03	911.46	88.39	311.99	-	0.05	2.51	7.23	0.98	3.98	0.08	0.31	962.15	3,269.12	14.24	47.55	1,321.35	4,566.73
Chandigarh	33.85	95.57	0.45	18.99	-	-	-	-	1.04	13.90	190.18	854.29	75.70	314.90	0.30	2.62	10.94	28.40	27.58	68.09	9.17	54.71	-	-	31.89	141.15	381.11	1,592.62
Chhattisgarh	5.49	20.67	1.71	6.31	-	-	-	-	1.05	11.63	112.91	463.16	118.76	294.10	0.30	0.68	2.32	14.93	14.96	43.17	0.10	0.53	-	528.10	5.73	17.52	263.35	1,400.81
Delhi	130.07	1,217.52	90.61	386.56	-	-	-	-	105.85	479.87	1,801.33	6,288.56	501.65	1,812.40	56.23	240.15	97.06	344.09	489.05	2,354.06	21.02	113.22	-	-	48.21	328.77	3,341.09	13,565.20
Goa	1.39	3.64	-	0.08	-	-	-	-	0.13	0.33	46.09	116.60	14.20	46.98	0.04	0.04	0.20	0.42	0.05	0.24	0.11	1.15	-	-	0.75	1.62	62.96	171.10
Gujarat	139.38	579.81	79.24	368.34	-	-	-	-	58.59	238.83	1,294.78	4,676.17	485.71	1,835.42	10.09	146.96	175.44	602.71	240.11	871.59	23.15	109.45	-	-	319.22	1,235.01	2,825.71	10,664.29
Haryana	27.29	111.90	6.72	42.48	-	-	-	-	5.77	20.22	807.30	2,374.56	275.18	944.05	2.28	5.89	8.95	24.28	14.09	29.75	3.61	18.56	-	0.49	57.08	219.07	1,208.28	3,791.24
Himachal Pradesh	5.01	14.75	-	-	-	-	-	-	-	-	9.98	27.21	11.58	34.36	-	-	0.00	0.19	0.02	0.05	-	-	-	-	15.13	47.61	41.72	124.17
Jammu & Kashmir	0.87	5.67	0.24	0.39	-	-	-	-	-	-	101.74	397.45	54.96	211.87	-	-	0.42	2.85	0.24	1.26	0.27	1.91	-	-	6.79	31.77	165.52	653.17
Jharkhand	1.60	61.43	(0.32)	5.82	-	-	-	-	24.57	57.72	224.77	767.50	138.79	445.32	-	0.34	2.45	4.58	20.36	23.58	0.18	0.28	-	41.59	6.71	43.64	419.12	1,451.79
Karnataka	318.26	958.71	38.06	198.62	-	-	-	-	60.21	140.59	1,421.45	4,976.82	538.72	1,898.40	25.62	113.27	51.40	167.29	832.87	2,118.91	1.14	(3.21)	27.09	27.09	50.87	227.94	3,365.68	10,824.43
Kerala	22.33	118.94	5.12	19.14	-	-	3.16	6.32	7.19	51.21	589.35	2,333.93	145.72	625.84	8.03	24.05	26.43	69.96	24.04	94.92	5.48	36.30	-	-	28.47	164.11	865.32	3,544.72
Madhya Pradesh	21.08	72.26	19.03	55.50	-	-	-	-	5.17	37.50	359.17	1,260.32	240.35	914.77	6.63	19.25	56.92	197.59	16.09	52.61	0.86	7.93	-	-	111.74	536.71	837.04	3,154.44
Maharashtra	3,326.30	9,625.67	1,185.06	3,806.19	-	-	-	-	335.42	1,451.86	4,848.02	17,625.63	2,072.95	7,832.25	116.97	853.47	350.21	1,607.95	1,703.70	5,632.50	83.27	409.08	-	-	982.44	4,125.66	15,004.33	52,970.26
Orissa	0.62	7.61	0.28	0.50	-	-	-	-	5.67	18.84	34.67	139.96	94.57	211.90	-	-	0.16	0.74	0.42	3.57	-	0.02	-	-	28.15	89.90	164.54	473.03
Punjab	17.15	66.67	4.43	23.11	-	-	-	-	0.62	4.07	566.35	1,940.01	195.83	694.83	0.05	1.75	4.46	23.79	48.17	77.42	31.26	148.24	-	-	73.84	282.43	942.16	3,262.32
Rajasthan	17.49	60.64	2.71	9.79	-	-	-	-	10.50	39.27	556.82	1,883.86	209.57	895.32	0.33	5.29	15.67	79.99	8.57	40.61	5.33	28.07	(7,121.49)	2,384.86	34.51	263.45	(6,259.98)	5,691.17
Tamil Nadu	173.16	787.10	84.61	408.32	-	-	-	-	49.55	258.78	748.12	2,911.31	334.39	1,302.37	26.54	108.45	94.57	433.22	107.86	905.70	15.75	82.42	-	-	58.15	398.98	1,692.71	7,596.64
Telangana	-	6.04	-	1.43	-	-	-	-	-	10.09	-	149.80	-	57.50	-	0.10	-	5.10	-	9.59	-	9.70	-	-	-	2.58	-	251.94
Tripura	0.14	0.38	-	-	-	-	-	-	-	-	2.13	7.28	19.53	35.36	-	-	-	0.22	0.08	3.91	-	0.08	-	-	-	0.06	21.88	47.29
Uttar Pradesh	27.46	134.25	14.04	52.66	-	-	-	-	6.88	42.05	879.22	3,052.70	248.92	909.14	1.65	2.95	139.75	216.19	10.00	33.29	0.15	1.25	337.52	2,116.55	47.09	166.73	1,712.66	6,727.76
Uttarakhand	13.68	56.44	0.20	0.24	-	-	-	-	2.07	3.95	131.96	370.52	63.39	196.62	0.08	0.38	40.90	55.32	0.14	12.57	0.02	0.08	7.44	7.44	21.73	52.39	281.61	755.96
West Bengal	88.30	458.50	13.62	198.61	-	-	-	-	55.73	202.95	451.35	1,776.90	372.64	1,137.84	5.78	27.94	19.15	42.81	257.92	500.77	6.20	33.01	42.36	113.07	79.09	344.10	1,392.13	4,836.50
Puducherry	21.32	46.29	0.91	3.06	-	-	-	-	-	0.22	48.70	139.09	23.24	73.32	-	0.30	0.71	0.99	4.15	6.59	-	0.20	-	-	0.71	4.78	99.75	274.84
	4,574.69	15,810.67	1,581.55	5,802.59	-	-	3.16	6.32	1,066.03	3,948.53	16,402.29	58,724.15	6,708.45	24,350.37	272.98	1,637.67	1,300.40	4,434.41	3,976.56	13,316.52	239.14	1,198.14	(5,744.70)	8,529.81	2,092.71	9,050.36	32,473.24	146,809.52

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-23 :REINSURANCE RISK CONCENTRATION AS ON MARCH 31, 2015

(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	697.28	41.31	599.60	31.08%
3	No. of Reinsurers with rating A but less than AA	59	2,849.89	390.50	719.84	91.99%
4	No. of Reinsurers with rating BBB but less than A	5	178.00	2.26	716.72	20.84%
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	9	-33.04	0.00	-1,857.38	-43.91%
	Total	86	3,692.13	434.07	178.78	100.00%

FORM NL-24- Ageing of Claims

Date : January 2015 - March 2015

(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	52	48	56	80	50	286	5158.83
2	Marine Cargo	1258	501	340	743	91	2933	1042.76
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	32	37	66	108	18	261	831.18
5	Motor OD	26867	5907	1582	710	200	35266	10412.09
6	Motor TP	85	130	172	225	746	1358	4097.82
7	Health	9031	2285	395	101	39	11851	3491.75
8	Overseas Travel	30	44	102	27	16	219	148.15
9	Personal Accident	207	374	352	218	128	1279	852.08
10	Liability	5	10	6	6	10	37	10.40
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	559	410	211	240	148	1568	2307.12

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

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

Date : January 2015 - March 2015

(Rs in Lakhs)

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	472	2115	0	646	8576	6874	2374	207	1274	55	0	0	1373	23966
2	Claims reported during the period	200	2018	0	208	31835	839	10512	135	888	16	0	0	1576	48227
3	Claims Settled during the period*	286	2933	0	261	35266	1358	11851	219	1279	37	0	0	1568	55058
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	424	1247	0	596	5299	6479	1572	147	977	39	0	0	1475	18255
	Less than 3months	133	645	0	157	3842	679	1502	92	540	8	0	0	771	8369
	3 months to 6 months	91	183	0	91	637	546	36	25	123	6	0	0	222	1960
	6months to 1 year	130	279	0	300	367	872	13	21	124	14	0	0	208	2328
	1year and above	70	140	0	48	453	4382	21	9	190	11	0	0	274	5598

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-26 - CLAIMS INFORMATION - KG Table I

FORM KG

Insurance Regulatory and Development Authority (Assets , Liabilities,and Solvency Margin of Insurers) Regulations, 2000

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 31st March 2015

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	13,362	3,827	7,042	1,889	1,336	2,112	2,112
02	Marine Cargo	3,610	2,588	2,209	2,639	518	792	792
03	Marine Hull							
	Miscellaneous:							
04	Motor	82,029	77,693	45,996	57,817	15,539	17,345	17,345
05	Engineering	3,521	1,199	1,413	712	352	424	424
06	Aviation	6	0	1	0	1	0	1
07	Liability	1,393	616	155	119	209	46	209
08	Rural Insurance							
09	Others	9,596	5,848	8,712	6,714	1,343	2,614	2,614
10	Health Insurance	15,582	11,466	11,235	11,345	2,337	3,403	3,403
	Total	129,099	103,237	76,761	81,235	21,635	26,736	26,899

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-27: OFFICES INFORMATION FOR NON-LIFE

Date: January 2015 - March 2015

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		128
2	No. of branches approved during the Qtr		14
3	No. of branches opened during the Qtr	Out of approvals of previous year	0
4		Out of approvals of this year	2
5	No. of branches closed during the Qtr		1
6	No of branches at the end of the Qtr		129
7	No. of branches approved but not opened		21
8	No. of rural branches		0
9	No. of urban branches		129

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287

FORM - 3B
(Read with Regulation 10)

Statement as on :31st Mar 2015
Statement of Investment Assets (General Insurer)
(Business within India)

Periodicity of Submission : Quarterly
Section I

PART - A
(Rs in Lakhs)

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	197,482.22
2	Loans	9	
3	Fixed Assets	10	1,360.04
4	Current Assets		
	a. Cash and Bank	11	4,707.20
	b. Advances and Other Assets	12	17,841.96
5	Current Liabilities		
	a. Current Liabilities	13	(117,348.65)
	b. Provisions	14	(58,402.60)
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		25,512.00
	Application of Funds as per Balance Sheet (A)		71,152.17

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,360.04
3	Cash and Bank Balance (If any)	11	4,707.20
4	Advances and Other Assets (If Any)	12	17,841.96
5	Current Liabilities	13	(117,348.65)
6	Provisions	14	(58,402.60)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		25,512.00
TOTAL(B)			(126,330.05)
Investment Assets ' as per FORM 3B (A-B)			197,482.22

Section II

No.	Investment Assets	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less			45,893.44	45,893.44	23.26		45,893.44	46,802.72
2	Central Govt Sec, State Govt Sec or Other Approved	Not Less			69,846.19	69,846.19	35.40		69,846.19	71,348.32
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less								
	1. Approved Investments			7,026.43	8,843.95	15,870.37	8.04		15,870.37	16,384.49
	2. Other Investments			202.75	297.53	500.28	0.25		500.28	500.28
	b) Infrastructure Investments	Not Less								
	1. Approved Investments			21,736.53	30,015.68	51,752.20	26.23	(3.43)	51,748.77	54,530.83
	2. Other Investments			35.82	0.00	35.82	0.02	(2.78)	33.04	33.04
	c) Approved Investments	Not Exceeding 55%	0.70	27,151.88	32,140.37	59,292.95	30.05	157.94	59,450.89	62,071.64
	d) Other Investments			32.23		32.23	0.02	0.44	32.68	32.68
	Total Investment Assets	100%	0.70	56,185.64	141,143.72	197,330.05	100.00	152.17	197,482.22	204,901.28

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-29- Detail regarding debt securities As on 31st Mar 2015

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 31st Mar 2015	As % of total for this class	As at 31st Mar 2014	As % of total for this class	As at 31st Mar 2015	as % of total for this class	As at 31st Mar 2014	as % of total for this class
Break down by credit rating								
AAA rated	78,758.99	40.02	57,828.13	41.54	75,317.92	39.77	58,990.79	41.17
AA or better	51,062.32	25.95	24,356.47	17.50	48,427.53	25.57	24,398.84	17.03
Rated below AA but above A	500.28	0.25	-	-	500.28	0.26	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	66,469.35	33.78	57,032.62	40.97	65,126.15	34.39	59,890.25	41.80
Total	196,790.93	100.00	139,217.22	100.00	189,371.88	100.00	143,279.87	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,053.01	2.06	4,094.69	2.94	4,047.83	2.14	4,112.41	2.87
more than 1 year and upto 3years	7,402.77	3.76	6,996.83	5.03	7,309.55	3.86	7,038.29	4.91
More than 3years and up to 7years	64,992.96	33.03	30,136.84	21.65	62,428.21	32.97	30,951.18	21.60
More than 7 years and up to 10 years	74,169.63	37.69	67,646.71	48.59	71,256.95	37.63	68,675.12	47.93
above 10 years	46,172.57	23.46	30,342.15	21.79	44,329.34	23.41	32,502.87	22.68
Total	196,790.93	100.00	139,217.22	100.00	189,371.88	100.00	143,279.87	100.00
Breakdown by type of the issuer								
a. Central Government	48,277.29	24.53	37,307.99	26.80	47,396.93	25.03	39,642.62	27.67
b. State Government	18,192.06	9.24	19,724.63	14.17	17,729.22	9.36	20,247.62	14.13
c. Corporate Securities	130,321.59	66.22	82,184.61	59.03	124,245.73	65.61	83,389.63	58.20
Total	196,790.93	100.00	139,217.22	100.00	189,371.88	100.00	143,279.87	100.00

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-30: Analytical Ratios

Date : January - March 2015

Analytical Ratios					
Sl. No.	Particular	Total			
		For Q4 2014-15	Upto Q4 2014-15	For Q4 2013-14	Upto Q4 2013-14
1	Gross Direct Premium Growth Rate	-7%	14%	23%	14%
	Fire	86%	13%	-18%	10%
	Marine	35%	13%	-5%	-6%
	Accident	22%	-12%	0%	-19%
	Health	81%	10%	-10%	-5%
	Engineering	18%	0%	-5%	7%
	Aviation	NA	NA	NA	NA
	Liability	4%	13%	6%	8%
	Motor (OD)	13%	17%	18%	16%
	Motor (TP)	9%	17%	27%	10%
	Motor (Total)	12%	17%	20%	14%
	Workmen Compensation	9%	10%	28%	28%
	Others	-187%	16%	225%	127%
	Miscellaneous (Total)	-15%	14%	28%	16%
2	Gross Direct Premium to Net Worth	0.67	3.15	0.84	3.20
3	Growth rate of Net Worth	16%	16%	11%	11%
4	Net Retention Ratio	94%	76%	74%	75%
	Fire	21%	24%	29%	28%
	Marine	59%	71%	50%	46%
	Accident	85%	84%	83%	85%
	Health	59%	68%	77%	73%
	Engineering	32%	33%	39%	38%
	Aviation	9%	5%	NA	NA
	Liability	59%	44%	56%	44%
	Motor (OD)	95%	95%	95%	95%
	Motor (TP)	95%	95%	96%	95%
	Motor (Total)	95%	95%	95%	95%
	Workmen Compensation	95%	91%	94%	95%
	Others	-49%	47%	27%	36%
	Miscellaneous (Total)	109%	83%	80%	82%
5	Net Commission Ratio	4%	2%	2%	2%
	Fire	-9%	-14%	-9%	-15%
	Marine	15%	13%	8%	4%
	Accident	11%	10%	8%	9%
	Health	-10%	-2%	3%	2%
	Engineering	-19%	-22%	-9%	-17%
	Aviation	-53%	-100%	NA	NA
	Liability	17%	20%	11%	20%
	Motor (OD)	4%	5%	5%	6%
	Motor (TP)	-1%	-1%	-1%	-1%
	Motor (Total)	3%	3%	3%	4%
	Workmen Compensation	8%	8%	8%	9%
	Others	31%	-11%	-28%	-17%
	Miscellaneous (Total)	4%	2%	2%	3%
6	Expense of Management to Gross Direct Premium	33%	29%	24%	28%
7	Expense of Management to Net Written Premium	34%	37%	29%	37%
8	Net Incurred Claims to Net Earned Premium	85%	77%	77%	77%
9	Combined Ratio	116%	110%	101%	108%
10	Technical Reserves to Net Premium Ratio	4.99	1.34	4.74	1.30
11	Underwriting Balance Ratio	-0.19	-0.11	-0.05	-0.11
12	Operating Profit Ratio	-6%	1%	0%	0%
13	Liquid Assets to Liabilities Ratio	0.10	0.10	0.10	0.10
14	Net Earning Ratio	-1%	5%	4%	4%
15	Return on Net Worth Ratio	0%	13%	3%	10%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.66	1.66	1.62	1.62
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)		0.85		0.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.85		0.56
6	(iv) Book value per share (Rs)		6.43		5.56

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-31 :Related Party Transactions

Date: January 2015 - March 2015

(Rs in '000)

Related Party Transactions

Sl. N o.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the quarter ended 31st March 2015	up to the Quarter ended 31st March 2015	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
			Rent Deposits Received (Net)	-	-	-	-
			Operating expenses	5	1,405	-	-
			Insurance Premium received	977	1,901	339	1,237
			Insurance Claims paid	5	337	13	128
			Other	-	-	5	5
			Deposit received	200	200	5	-
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	109,546	462,799	30,762	176,703
			Commission on reinsurance ceded	13,949	73,730	6,351	29,326
			Claims recovery on reinsurance	6,490	264,060	18,470	68,994
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	5,542	24,319	4,067	19,138
			Insurance Premium received	38	69	-	30
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	154	17,432	7,311	22,161
			Rent Deposits Received (Net)	140	140	230	230
			Other transactions	511	254	8	8
			Insurance Premium Received	49	163	56	162
			Insurance Claims Paid	-	-	-	23
			Insurance Premium Paid	-	2,333	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-32- Products Information

Date : January 2015 to March 2015

Products Information

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

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

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 31st March 2015

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		164,085
	Deduct:		
02	Liabilities		164,085
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		56,186
	Deduct:		
06	Other Liabilities		11,666
07	Excess in Shareholder's fund		44,519
08	Total ASM (04)+(07)		44,519
09	Total RSM		26,899
10	Solvency Ratio (Total ASM / Total RSM)		1.66

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL- 34: Board of Directors & Key Person

Date: January 2015 - March 2015

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. Ooi Teik Chong	Director	Nil
5	Dr. Kim Chai Ooi	Director	Nil
6	Mr. Dario Pieralisi	Director	Appointed w.e.f January 21, 2015
7	Mr. Krishan Kant Rath	Director	Nil
8	Ms. Bhavna Doshi	Independent Director	Appointed w.e.f March 24, 2015
9	Dr. Devi Singh	Independent Director	Nil
10	Dr. Rajan Saxena	Independent Director	Resigned w.e.f. March 12, 2015
11	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
12	Mr. Easwara Narayanan	Chief Operating Officer	Nil
13	Mr. Srinivasan Venugopalan	Chief Financial Officer	Nil
14	Mr. Jatin Arora	Appointed Actuary	Nil
15	Mr. Milan P. Shirodkar	Chief of Investments	Nil
16	Mr. Prashant Chikhal	Chief of Internal Audit	Nil
17	Mr. Raghavendra Rao	Head Retail Sales	Nil
18	Mr. Deepak Prasad*	Head - Corporate Sales	Appointed w.e.f. January 15, 2015
19	Mr. Ajay Panchal	Head - Risk Management	Nil
20	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Nil

* Mr. Deepak Prasad was appointed as the Head - Corporate Sales w.e.f. January 15, 2015 in place of Mr. N. Ravichandran and Mr. N. Ravichandran was redesignated as the Senior Vice President - Reinsurance and Zonal Manager Mumbai.

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

IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287

FORM NL- 35: Details of Investment Portfolio as on March 31, 2015

Details of Investment Portfolio
Periodicity of Submission : Quarterly

[illegible]

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287

FORM NL- 36-Yield on Investments
(Read with Regulation 10)
Statement of Investment and Income on Investment as on 31 Mar 2015

Periodicity of Submission : Quarterly

(Amount in Lakhs.)

Category of Investment	Category	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)					
		Investment (Rs)		Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)		Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)		Income on Investment (Rs)	Gross Yield %	Net Yield %	
		Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
1	A Central Government Securities	HTTL															
2	A1 Central Government Bonds	CCSB	43,138.56	45,086.91	935.29	2.17	2.17	40,164.14	45,086.91	3,762.00	9.37	9.37	33,493.82	33,960.54	2,897.30	8.65	8.65
3	A2 Special Deposits	CCSPD	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	CCDS	1,772.72	1,715.81	29.98	1.69	1.69	1,772.61	1,715.81	121.69	6.87	6.87	1,565.72	1,590.86	112.41	7.18	7.18
5	A4 Treasury Bills	CCTB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	B Government Securities / Other Approved Securities	HTTL															
7	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CCSL	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
8	B2 State Government Bonds/ Development Loans	SCGB	17,051.58	18,192.06	394.83	2.32	2.32	17,531.61	18,192.06	1,661.91	9.48	9.48	16,878.96	19,724.63	1,569.95	9.30	9.30
9	B3 State Government Guaranteed Loans	SCGL	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
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	6,229.48	6,353.53	267.72	4.30	4.30	6,693.64	6,353.53	787.75	11.77	11.77	1,935.40	1,756.59	155.86	8.05	8.05
11	B5 Guaranteed Equity	SGGE	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
12	C Housing and Loans to State Govt for housing and fire	HTTL															
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	0.00	0.00	0.00
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	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
15	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	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	0.00	0.00	0.00
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	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	0.00	0.00	0.00
17	C5 Housing - Securitised Assets (Approved Investment)	HMBIS	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
18	C6 Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	C7 Bonds/Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	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
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	15,625.77	16,384.49	363.43	2.33	2.33	12,727.06	16,384.49	1,200.29	9.43	9.43	10,185.45	9,771.68	957.50	9.40	9.40
22	C10 Bonds/Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	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
24	C12 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	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
25	C13 Debentures / Bonds / CPs / Loans	HODS	500.21	500.28	0.28	0.06	0.06	500.21	500.28	0.28	0.06	0.06	0.00	0.00	0.00	0.00	0.00
26	D Infrastructure Investments	HTTL															
27	D1 Infrastructure - Other Approved Securities	ISAS	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
28	D2 Infrastructure - PSU - Equity shares - Quoted	ITLQ	46.56	46.56	(1.25)	(1.29)	(1.29)	47.26	46.56	0.90	1.90	1.90	6.34	3.39	(0.93)	(14.66)	(14.66)
29	D3 Infrastructure - Corporate Securities - Equity shares - Unquoted	ITCE	232.31	234.20	10.66	4.59	4.59	124.10	234.20	25.98	20.94	20.94	16.18	7.79	3.44	21.29	21.29
30	D4 Infrastructure - PSU - Equity Shares - Unquoted	ITENQ	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
31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	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	0.00	0.00	0.00
32	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	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	0.00	0.00	0.00
33	D7 Infrastructure - Securitised Assets (Approved)	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	0.00	0.00	0.00
34	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	22,224.41	22,957.89	533.55	2.40	2.40	22,212.37	22,957.89	2,041.42	9.19	9.19	22,528.36	21,789.05	1,997.26	8.87	8.87
36	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
37	D11 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	28,041.86	31,292.18	676.20	2.41	2.41	24,256.09	31,292.18	2,454.65	10.12	10.12	16,128.80	16,865.07	1,595.88	9.89	9.89
38	D12 Infrastructure - Other Corporate Securities - CPs	ICCP	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
39	D13 Infrastructure - Term Loans (with Charge)	ILWC	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
40	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	0.00	0.00	0.00
41	D15 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	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
42	D16 Infrastructure - Equity (including unlisted)	IOEO	22.21	33.04	(0.83)	(3.73)	(3.73)	18.13	33.04	(0.28)	(1.56)	(1.56)	0.00	0.00	0.00	0.00	0.00
43	E Approved Investment Subjected To Exposure Norms	HTTL															
44	E1 PSU - (Approved Investment) - Equity Shares - Quoted	EALQ	190.70	230.58	3.39	1.78	1.78	96.57	230.58	25.20	26.09	26.09	23.77	16.19	(5.61)	(23.61)	(23.61)
45	E2 Corporate Securities (Approved Investment) - Equity Shares	EACP	2,296.01	2,658.31	77.11	3.36	3.36	979.57	2,658.31	154.50	15.77	15.77	116.38	112.57	22.90	19.68	19.68
46	E3 PSU (Approved Investment) - Equity Shares - Quoted	ETPE	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
47	E4 Corporate Securities (Approved Investment) - Equity Shares	EACP	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
48	E5 Corporate Securities (Approved Investment) - Equity	EENQ	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
49	E6 PSU - Equity Shares - Unquoted	ELUQ	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
50	E7 Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EFES	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
51	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	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	0.00	0.00	0.00
52	E9 Corporate Securities - Bonds - Taxable	EBBT	51,691.84	54,307.77	1,873.10	2.46	2.46	44,810.58	54,307.77	4,513.33	10.07	10.07	35,317.29	33,758.80	3,433.10	9.72	9.72
53	E10 Corporate Securities - Bonds - Tax free	EBTF	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
54	E11 Corporate Securities (Approved Investment) - Pref Shares	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	E12 Corporate Securities (Approved Investment) - Investment in Subsidiaries	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	0.00	0.00	0.00
56	E13 Corporate Securities (Approved Investment) - Debentures	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	0.00	0.00	0.00
57	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	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
58	E15 Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	E16 Investment Properties - Immovable	IEINP	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
60	E17 Loans - Policy Loans	ELPI	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
61	E18 Loans Secured Loans - Mortgage of Property in India (term Loan)	ELMI	0.00	0.00													

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL- 37- Downgraded Investments statement as on 31 March 2015

(Read with Regulation 10)

PART-A

Periodicity of Submission : Quarterly

(Rs in Lakhs)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	<i>During the quarter</i>								
	Nil								
B	<i>As on Date</i>								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug	EPBT	195.83	02/06/2014	CRISIL	AA+	AA	24/06/2014	NA
2	9.55% Hindalco Industries Ltd (27th June 2022)	EPBT	1,028.97	26/03/2013	CRISIL	AA+	AA	24/06/2014	NA
3	9.55% Hindalco Industries Ltd (mat date 25th Apr	EPBT	2,121.85	04/07/2014	CRISIL	AA+	AA	24/06/2014	NA

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

Form No-38-Quarterly Business returns from January 2015 to March 2015

(Rs in Lakhs)

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	4,574.69	13635	3,320.39	10334	15,810.67	47266	13,621.59	38618
2	Cargo & Hull	1,581.55	3898	1,176.42	2921	5,802.59	14723	5,137.72	11787
3	Motor TP	6,708.45	10549	6,075.11	8947	24,350.37	32843	20,801.99	19488
4	Motor OD	16,402.29	192708	14,462.43	182300	58,724.15	719016	50,000.79	643694
5	Engineering	1,066.03	1408	990.02	2308	3,948.53	5219	3,937.14	7867
6	Workmen's Compensation	555.00	3104	511.22	2790	2,229.14	12215	2,026.74	11159
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	3.16	0	-	0	6.32	1	-	0
9	Personal Accident	1,300.40	52548	1,066.69	27959	4,434.41	133541	5,027.95	96201
10	Health	4,215.70	20862	2,369.21	19104	14,514.65	89658	13,245.01	79709
11	Others*	(3,934.02)	19833	5,110.04	17694	16,988.70	77730	14,679.46	65959
		32,473.24	318545	35,081.53	274357	146,809.52	1132212	128,478.38	974482

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-39-Rural & Social Obligations (Quarterly Returns) from January 2015 to March 2015

(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	1284	1,282.54	2,818,987.51
		Social			
2	Cargo & Hull	Rural	295	37.68	40,315.56
		Social			
3	Motor TP	Rural	-	627.60	-
		Social			
4	Motor OD	Rural	17061	1,275.62	70,000.82
		Social			
5	Engineering	Rural	147	45.90	22,994.72
		Social			
6	Workmen's Compensation	Rural	156	27.71	4,661.66
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	9414	113.43	170,093.41
		Social		-	-
10	Health	Rural	1380	62.09	10,791.36
		Social			
11	Others*	Rural	2835	(202.72)	(240,947.13)
		Social			
Total		Rural	32572	3269.86	2,896,897.92
		Social	-	-	-

Future Generali India Insurance Company limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-40: Business Acquisition through different channels

Date : January 2015 - March 2015

(Rs in Lakhs)

Sl. No.	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	111776	11,627.10	119153	12004.85	424906	43792.23	444140	44646.11
2	Corporate Agents-Banks	32123	520.87	3284	144.60	53587	1243.54	12401	543.22
3	Corporate Agents -Others	12465	534.82	13314	608.29	45964	2092.03	43957	2095.13
4	Brokers	42865	10,807.60	37350	9651.20	158970	43749.78	128752	36536.14
5	Micro Agents	6	0.02	0	0.00	25	0.09	0	0.00
6	Direct Business	118918	8969.78	99378	12627.82	446136	55852.71	338064	44473.09
7	Others	10	0.92	0	0.00	10	0.92	0	0.00
	Total (A)	318163	32461.10	272479	35036.77	1129598	146731.31	967314	128293.69
1	Referral (B)	382	12.14	1878	44.76	2614	78.21	7168	184.69
	Grand Total (A+B)	318545	32473.24	274357	35081.53	1132212	146809.52	974482	128478.38

Note:

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

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FROM NL-41 GRIEVANCE DISPOSAL

Date: January 2015 - March 2015

Sl. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	22	13	0	9	0	71
b)	Claim	11	380	122	10	259	0	1797
c)	Policy Related	9	352	322	0	39	0	1443
d)	Premium	0	5	3	0	2	0	15
e)	Refund	0	4	1	0	3	0	7
f)	Coverage	0	0	0	0	0	0	2
g)	Cover Note Related	2	24	17	0	9	0	118
h)	Product	1	25	11	0	15	0	104
i)	Others	1	53	35	0	19	0	170
	Total Number of complaints:	10	865	524	10	355	0	3727

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:	1132212
5	Total No. of claims during current year:	185133
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	17.05
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	97.07

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