

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 30th September 2016

(Rs. ' 000)

Particulars	Schedule	Total		Total	
		For Q2 2016-17	Upto Q2 2016-17	For Q2 2015-16	Upto Q2 2015-16
1. Premiums earned (Net)	NL-4-Premium Schedule	26,10,767	52,42,615	26,72,187	55,23,391
2. Profit/Loss on sale/redemption of Investments		89,010	1,77,994	1,59,139	1,83,804
3. Others		2,561	10,707	3,931	6,427
4. Interest, Dividend & Rent - Gross		3,28,148	6,45,512	2,96,193	6,02,766
Total (A)		30,30,486	60,76,828	31,31,450	63,16,388
1. Claims Incurred (Net)	NL-5-Claims Schedule	20,80,300	44,17,781	22,94,870	45,69,501
2. Commission	NL-6-Commission Schedule	(90,741)	(1,13,004)	33,125	66,697
	NL-7-Operating Expenses Schedule	11,69,904	21,71,427	9,36,325	18,48,614
3. Operating Expenses related to Insurance Business		-	-	-	-
4. Premium deficiency		-	-	-	-
Total (B)		31,59,463	64,76,204	32,64,320	64,84,812
Operating Profit/(Loss)		(1,28,977)	(3,99,376)	(1,32,870)	(1,68,424)
Appropriations					
Transfer to Shareholders' Funds		(1,28,977)	(3,99,376)	(1,32,870)	(1,68,424)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(1,28,977)	(3,99,376)	(1,32,870)	(1,68,424)

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007
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FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 30th September 2016

(Rs.' 000)

Particulars	Schedule	For Q2 2016-17	Upto Q2 2016-17	For Q2 2015-16	Upto Q2 2015-16
1. Operating Profit/(Loss)					
(a) Fire Insurance		78,607	35,687	37,525	1,22,975
(b) Marine Insurance		(29,156)	(53,495)	(30,068)	(48,813)
(c) Miscellaneous Insurance		(1,78,428)	(3,81,568)	(1,40,327)	(2,42,586)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		1,10,171	2,23,617	1,22,867	2,49,302
Add: Amortisation write up on Securities		2,270	3,743	3,439	7,187
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		31,430	64,688	69,726	81,426
Less : Loss on sale of investments		(477)	(1,050)	(1,546)	(2,772)
3. Other Income		318	318	-	-
Total (A)		14,735	(1,08,060)	61,616	1,66,719
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		2,349	2,349	(587)	(587)
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		2,181	7,866	6,683	10,681
(b) Bad Debts written off		-	-	587	587
(c) Others-CSR		282	282	-	-
Total (B)		4,812	10,497	6,683	10,681
Profit before Tax (A-B)		9,923	(1,18,557)	54,933	1,56,038
Provision for Taxation (MAT)		-	-	(10,010)	(30,051)
Minimum Alternate Tax-Credit		-	-	10,010	30,051
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		9,923	(1,18,557)	54,933	1,56,038
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		(27,32,229)	(26,03,749)	(23,95,162)	(25,51,200)
Balance carried forward to Balance Sheet		(27,22,306)	(27,22,306)	(23,40,229)	(23,95,162)

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007
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FORM NL-3-B-BS

Balance Sheet as at 30th September 2016

(Rs. ' 000)

Particulars	Schedule	As at 30th September 2016	As at 30th September 2015
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	74,99,219	71,00,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		34,545	(17,032)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		75,33,764	70,82,968
Application of Funds			
Investments	NL-12-Investment Schedule	220,37,668	187,23,732
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		7,48,647	6,35,674
Less Accumulated Depreciation		5,87,671	5,34,402
Net Block		1,60,976	1,01,272
Capital Work in Process		25,684	43,288
		1,86,660	1,44,560
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	4,14,361	4,45,152
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	28,81,874	37,11,656
		32,96,235	41,56,808
Current Liabilities	NL-17-Current Liabilities Schedule	151,79,985	130,42,145
Provisions	NL-18-Provisions Schedule	55,29,120	52,95,149
Total (B)		207,09,105	183,37,294
Net Current Assets (A - B)		(174,12,870)	(141,80,486)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		27,22,306	23,95,162
Total		75,33,764	70,82,968

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

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FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 30th September 2016

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2015-16	Upto Q2 2015-16
Premium from direct business written	36,80,144	82,45,256	33,27,351	75,72,326
Add : Premium on reinsurance accepted	25,394	1,18,696	65,501	1,78,745
Less: Premium on reinsurance ceded	12,30,177	30,15,489	14,53,471	26,45,309
Net Premium	24,75,361	53,48,463	19,39,381	51,05,762
Adjustment for change in reserve for unexpired risks	(1,35,406)	1,05,848	(7,32,806)	(4,17,629)
Total Premium Earned (Net)	26,10,767	52,42,615	26,72,187	55,23,391

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

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FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 30th September 2016

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2015-16	Upto Q2 2015-16
Claims Paid				
Direct	25,08,041	56,07,817	23,45,540	44,31,460
Add : Reinsurance accepted	(74,026)	(69,263)	18,383	61,407
Less: Reinsurance ceded	9,48,944	24,92,437	6,26,767	11,55,212
Net Claims Paid	14,85,071	30,46,117	17,37,156	33,37,655
Add : Claims outstanding at the end	121,67,742	121,67,742	105,80,118	105,80,118
Less : Claims outstanding at the beginning	115,72,513	107,96,078	100,22,404	93,48,272
Total Claims Incurred	20,80,300	44,17,781	22,94,870	45,69,501

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FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 30th September 2016

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2015-16	Upto Q2 2015-16
Commission Paid				
Direct	1,79,335	4,06,280	1,83,879	4,01,384
Add : Reinsurance accepted	(1,864)	4,426	4,451	12,037
Less: Commission on reinsurance Ceded	2,68,212	5,23,710	1,55,205	3,46,724
Net Commission	(90,741)	(1,13,004)	33,125	66,697
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	76,510	1,62,428	89,746	1,80,772
Brokers	79,075	1,99,721	79,071	1,90,338
Corporate Agency	23,485	42,962	14,813	28,909
Referral	40	66	310	334
Others (pl.Coins)	225	1,103	(61)	1,031
Gross Commission	1,79,335	4,06,280	1,83,879	4,01,384

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

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FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th September 2016

(Rs. ' 000)

	Particulars	Total		Total	
		For Q2 2016-17	Upto Q2 2016-17	For Q2 2015-16	Upto Q2 2015-16
1	Employees' Remuneration & Welfare Benefits	3,31,778	5,70,336	2,40,309	4,96,166
2	Travel , Conveyance and Vehicle Running Expenses	17,913	39,413	20,089	38,107
3	Training Expenses	44,508	87,214	15,006	56,448
4	Rents, Rates, and Taxes	49,007	1,00,311	34,938	77,613
5	Repairs	39,696	79,744	41,959	75,381
6	Printing & Stationery	9,748	24,292	12,801	24,325
7	Communication	17,711	31,612	15,484	29,035
8	Legal & Professional Charges	28,707	56,964	36,346	74,631
9	Auditors' Fees , Expenses etc.				
	(a) as auditor	867	1,672	712	1,634
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	82	163	73	150
	(ii) Insurance Matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	34,562	63,783	1,41,217	2,61,604
11	Interest & Bank Charges	3,627	7,774	2,714	5,267
12	Others				
	(i) Outsourcing Expenses	47,229	85,367	24,364	41,842
	(ii) Business Support	4,88,328	9,36,255	3,10,466	6,02,214
	(iii) Entertainment	736	1,371	628	1,320
	(iv) Gain/(Loss) on Foreign Exchange	42	277	(43)	(59)
	(v) Subscription/Membership	3,348	5,207	3,497	4,509
	(vi) Insurance	302	671	180	308
	(vii) Pool Expenses	2,185	4,181	2,206	3,488
	(viii) Miscellaneous	1,627	2,062	10,914	1,615
13	Depreciation	22,515	42,701	13,377	26,063
14	Service Tax Expenses	25,386	30,057	9,088	26,953
	Total	11,69,904	21,71,427	9,36,325	18,48,614

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007
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FORM NL-8-SHARE CAPITAL SCHEDULE
Share Capital as on 30th September 2016

(Rs. '000)

	Particulars	As at 30th September 2016	As at 30th September 2015
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 750,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	71,00,000	71,00,000
3	Subscribed Capital 749,921,862 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	74,99,219	71,00,000
4	Called Up Capital 749,921,862 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	74,99,219	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	-	-
	Total	74,99,219	71,00,000

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th September 2016

Shareholder	As at 30th September 2016		As at 30th September 2015	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	5586,71,862	74.5	5289,50,000	74.5
Future Enterprises Limited	1912,50,000		1810,50,000	
Shendra Advisory Services Pvt Ltd.	3674,21,862		3479,00,000	
Foreign	1912,50,000	25.5	1810,50,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	1912,50,000		1810,50,000	
Others				
Total	7499,21,862	100	7100,00,000	100

Future Generali India Insurance Company Limited



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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 30th September 2016

(Rs. '000)

	Particulars	As at 30th September 2016	As at 30th September 2015
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	Total	-	-

Future Generali India Insurance Company Limited



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FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th September 2016

(Rs. '000)

	Particulars	As at 30th September 2016	As at 30th September 2015
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited



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FORM NL-12-INVESTMENT SCHEDULE

Investments as on 30th September 2016

(Rs. '000)

Particulars	As at 30th September 2016	As at 30th September 2015
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	75,90,817	68,58,811
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	76,65,424	65,25,340
(e) Other Securities	49,500	1,24,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	45,54,806	42,18,608
5. Other than Approved Investments	1,82,677	2,31,757
Total Long Term Investment	200,43,224	179,59,016
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,99,733	49,834
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	3,25,951	2,10,027
(bb) Preference	-	-
(b) Mutual Funds	3,66,978	2,68,768
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,00,199	99,963
(e) Other Securities	3,08,828	50,000
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	12,668	22,039
5. Other than Approved Investments	4,80,087	64,085
Total Short Term Investment	19,94,444	7,64,716
Total	220,37,668	187,23,732

Future Generali India Insurance Company Limited



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FORM NL-12 (B)-INVESTMENT SCHEDULE (POLICYHOLDER)

Investments as on 30th September 2016

(Rs. '000)

Particulars	As at 30th September 2016	As at 30th September 2015
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	62,14,602	-
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	62,75,683	-
(e) Other Securities	40,526	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	37,29,020	-
5. Other than Approved Investments	1,49,558	-
Total Long Term Investment	164,09,387	-
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,45,391	-
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	2,66,856	-
(bb) Preference	-	-
(b) Mutual Funds	3,00,445	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,63,903	-
(e) Other Securities	2,52,837	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	10,371	-
5. Other than Approved Investments	3,93,047	-
Total Short Term Investment	16,32,851	-
Total	180,42,239	-

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FORM NL-13-LOANS SCHEDULE

Loans as on 30th September 2016

(Rs. '000)

Particulars	As at 30th September 2016	As at 30th September 2015
1. Security - Wise Classification		
Secured	-	-
(a) On Mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities	-	-
(c) Others	-	-
Unsecured	-	-
Total	-	-
2. Borrower - Wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others	-	-
Total	-	-
3. Performance - Wise Classification		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - Performing Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	-	-
4. Maturity - Wise Classification		
(a) Short - Term	-	-
(b) Long - Term	-	-
Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 30th September 2016

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2016	Additions	Deductions	As at 30th September 2016	As at 1st April 2016	For the Period	On Sales / Adjustments	As at 30th September 2016	As at 30th September 2016	As at 30th September 2015
Intangibles - Computer Softwares	2,47,854	10,427	-	2,58,281	2,13,656	12,715	-	2,26,371	31,910	12,614
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,48,368	32,133	1,513	1,78,988	1,07,892	11,998	1,106	1,18,784	60,204	47,388
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	41,300	8,445	279	49,466	35,935	2,376	279	38,032	11,434	5,979
Information & Technology Equipment	1,80,565	6,862	5,510	1,81,917	1,36,296	11,874	5,510	1,42,660	39,257	18,955
Vehicles	2,272	-	-	2,272	2,272	-	-	2,272	-	-
Office Equipment	72,840	5,329	446	77,723	56,201	3,738	387	59,552	18,171	16,336
Others	-	-	-	-	-	-	-	-	-	-
Total	6,93,199	63,196	7,748	7,48,647	5,52,252	42,701	7,282	5,87,671	1,60,976	1,01,272
Work in progress									25,684	43,288
Grand Total	6,93,199	63,196	7,748	7,48,647	5,52,252	42,701	7,282	5,87,671	1,86,660	1,44,560
Previous Year	6,25,947	20,444	10,717	6,35,674	5,19,056	26,063	10,717	5,34,402	1,44,560	

Future Generali India Insurance Company Limited



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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 30th September 2016

(Rs. '000)

Particulars	As at 30th September 2016	As at 30th September 2015
1. Cash (including cheques, drafts and stamps)	3,650	889
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	4,10,711	4,44,263
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	4,14,361	4,45,152
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	4,14,361	4,45,152
Outside India	-	-

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007
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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th September 2016

(Rs. '000)

Particulars	As at 30th September 2016	As at 30th September 2015
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	28,532	34,620
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	1,46,028	1,06,816
6. Others	-	-
(i) Other Deposits	95,255	82,411
(ii) Advances to Employees	1,155	2,792
(iii) Advances recoverable in cash or kind	54,528	57,981
(iv) Unutilized Service Tax	29,753	1,26,124
Total (A)	3,55,251	4,10,744
Other Assets		
1. Income accrued on Investments	6,35,530	5,42,734
2. Outstanding Premiums	17,149	91,641
3. Agents' Balances	929	1,074
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	15,58,775	16,08,952
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others		
(i) Investments Receivable	2,11,797	9,24,017
(ii) MAT Credit Entitlement	1,02,443	1,32,494
Total (B)	25,26,623	33,00,912
Total (A+B)	28,81,874	37,11,656

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007
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FORM NL-17-CURRENT LIABILITIES SCHEDULE**Current Liabilities as on 30th September 2016***(Rs. '000)*

Particulars	As at 30th September 2016	As at 30th September 2015
1. Agents Balances	46,404	56,999
2. Balances due to other Insurance Companies	14,54,127	7,65,270
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	1,01,662	-
5. Unallocated Premium	4,17,787	3,92,144
6. Sundry Creditors	8,56,336	10,75,979
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	121,67,744	105,80,118
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	53,543	61,783
11. Others -		
(i) Advance Received	898	-
(ii) Statutory Dues	81,484	1,09,852
Total	151,79,985	130,42,145

Future Generali India Insurance Company Limited

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



FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September 2016

Particulars	(Rs. '000)	
	As at 30th September 2016	As at 30th September 2015
1. Reserve for Unexpired risk	54,22,596	52,37,049
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	-	-
a. Provision - Bonus & Employees benefits	1,06,524	58,100
Total	55,29,120	52,95,149

Future Generali India Insurance Company Limited



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

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th September 2016

(Rs. '000)

Particulars	As at 30th September 2016	As at 30th September 2015
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-21 Statement of Liabilities as on September 30, 2016

(Rs. '000)

Statement of Liabilities				
Description	As on 30th September 2016		As on 30th September 2015	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	79,890	54,226	74,547	52,370
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	79,890	54,226	74,547	52,370
Outstanding Claim Reserve (other than IBNR reserve)....(d)	88,378	60,961	68,419	50,185
IBNR Reserve.... ('e)	68,745	60,717	62,859	55,616
Total Reserves for Technical Liabilities(f)=(c)+(d)+('e)	2,37,013	1,75,903	2,05,824	1,58,172

Future Generali India Insurance Company Limited

IRDAI Registration No 132, dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-22 - Geographical Distribution of Business



STATES	Fire		Marine (Cargo)		Marine (Hull)		Aviation		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Group's Total		It's in Lakhs	
	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	233.32	108.52	36.23	182.24	-	-	-	-	124.54	178.81	883.72	3,329.52	922.52	3,348.28	26.46	46.28	48.81	46.45	78.12	100.81	30.52	43.24	-	-	32.36	53.47	2,210.12	1,526.34		
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	5.05	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.34		
Arunachal Pradesh	3.05	5.92	5.34	1.54	-	-	-	-	2.64	11.56	245.25	559.21	491.51	1,551.08	5.24	1.47	3.24	1.46	25.55	34.64	0.05	6.56	-	-	14.58	0.78	1.49	101.88	649.43	
Bihar	0.35	1.84	0.42	1.02	-	-	-	-	1.12	5.74	245.35	452.87	121.15	1,236.25	0.07	5.28	0.05	0.37	1.05	1.47	0.02	0.29	-	-	1.08	0.46	2.58	122.21	1,011.85	
Chandigarh	26.09	64.89	4.45	19.35	-	-	-	-	1.85	4.13	77.24	292.72	42.44	128.02	1.36	4.49	7.18	13.18	19.54	48.97	15.42	34.59	-	-	25.11	37.43	197.43	824.42		
Chhattisgarh	5.93	24.51	10.85	29.23	-	-	-	-	1.14	1.43	47.45	145.76	119.86	268.73	8.98	23.31	16.02	21.38	9.56	9.35	0.88	1.28	-	-	1.75	5.77	276.36	537.18		
Dadra	410.09	879.42	156.34	291.95	-	-	-	-	83.94	165.09	1,131.98	2,513.54	821.98	1,265.03	68.27	139.94	76.17	185.04	1,276.01	2,442.93	35.38	67.89	-	-	89.35	256.73	5,029.31	8,282.37		
Daman	0.29	0.42	-	-	-	-	-	-	0.22	0.44	25.15	149.87	39.82	46.49	0.31	0.31	0.42	0.41	0.25	0.29	0.61	0.52	-	-	1.42	0.29	39.95	176.34		
Dijpur	105.64	279.25	105.55	258.15	-	-	-	-	42.21	110.85	247.95	1,429.17	397.93	444.38	287.26	608.31	110.83	102.35	246.02	499.45	11.05	75.51	-	-	45.50	82.64	2,499.55	1,472.13		
Haryana	37.17	97.85	15.49	34.56	-	-	-	-	2.10	5.44	242.16	1,018.85	332.93	426.02	1.96	6.15	6.24	11.11	5.09	12.72	2.68	4.49	-	-	53.15	76.39	618.43	1,085.27		
Himachal Pradesh	2.27	5.16	-	-	-	-	-	-	-	-	3.16	3.70	6.36	10.27	-	-	0.01	0.01	-	-	-	-	-	-	-	6.51	21.87	14.85	41.86	
Jammu & Kashmir	0.64	2.24	-	0.02	-	-	-	-	-	-	16.81	148.23	40.81	93.68	0.37	0.45	0.43	0.45	0.70	1.03	0.20	0.36	-	-	1.83	5.58	110.83	249.18		
Jharkhand	15.06	197.71	7.98	6.88	-	-	-	-	11.22	35.81	1,141.92	1,518.02	1,536.86	2,621.24	0.61	0.42	0.16	1.37	16.18	22.61	0.16	1.67	28.45	49.28	11.67	0.29	1,000.61	939.14		
Karnataka	118.26	574.45	52.68	115.45	-	-	-	-	49.02	43.84	1,114.45	3,242.26	429.12	1,401.84	43.23	109.28	27.25	35.32	111.78	352.08	6.36	12.87	-	-	109.47	2,611.93	1,422.83	4,628.82		
Kerala	110.04	110.25	6.11	23.68	-	-	3.14	6.93	19.30	21.98	299.16	514.84	292.09	511.09	19.72	25.52	19.25	43.83	281.45	340.34	11.64	24.12	-	-	147.86	121.17	1,111.44	1,128.85		
Madhya Pradesh	10.95	32.27	27.33	27.57	-	-	-	-	1.87	16.93	131.58	698.62	138.94	346.78	11.91	27.31	9.96	21.83	37.14	51.31	2.24	5.18	-	-	33.45	48.45	459.21	1,115.98		
Maharashtra	1,175.82	4,303.22	881.64	1,884.01	-	-	-	-	355.71	808.64	4,594.81	9,109.89	3,760.79	5,448.07	449.79	894.95	499.43	1,499.87	1,719.65	3,999.89	103.17	257.79	-	-	1,643.43	2,512.32	14,187.43	30,214.95		
Manipur	3.45	26.78	3.81	10.92	-	-	-	-	26.61	39.48	143.78	224.11	168.98	426.29	0.75	5.84	5.98	5.47	5.31	17.48	0.38	0.72	-	-	4.44	10.88	100.94	198.86		
Mizoram	15.11	51.40	6.91	11.20	-	-	-	-	0.05	1.17	256.78	370.03	174.63	118.91	0.48	1.11	11.82	21.48	26.71	50.44	11.01	115.71	-	-	10.40	122.86	171.11	1,075.17		
Nagaland	10.21	22.34	3.41	6.11	-	-	-	-	7.65	17.30	202.41	788.92	351.87	497.07	10.29	21.44	7.29	14.75	10.41	24.58	5.49	14.39	0.35	1.90	0.25	21.07	178.41	1,412.36		
Namdi India	252.86	1,027.49	166.41	311.63	-	-	-	-	68.71	261.21	915.59	1,789.64	861.41	1,271.27	98.81	189.36	189.75	389.77	65.21	112.40	16.76	34.48	-	-	190.56	218.86	1,169.21	1,491.84		
Naragana	5.10	520.48	187.97	-	-	-	-	-	88.54	59.31	584.32	65.84	445.35	0.13	92.05	1.41	11.86	4.56	28.58	0.17	30.88	-	-	-	-	0.61	18.22	117.71	1,823.93	
Nagore	-	-	0.08	0.05	-	-	-	-	-	-	5.74	0.19	14.80	30.46	-	-	0.02	0.05	0.11	14.28	-	-	-	-	0.26	0.46	18.94	46.51		
Odisha Pradesh	37.15	450.85	7.18	14.51	-	-	-	-	1.96	4.52	556.05	1,219.57	281.81	402.26	1.24	5.46	114.94	776.37	11.87	10.49	0.88	1.36	42.82	2,718.85	21.01	46.10	1,054	46.51		
Uttar Pradesh	32.20	60.22	0.27	0.57	-	-	-	-	0.18	112.82	258.02	48.19	112.29	0.54	1.47	29.34	47.83	3.80	4.82	-	-	-	-	-	21.07	46.10	299.29	515.93		
West Bengal	284.21	908.64	16.71	149.26	-	-	-	-	23.42	92.45	462.72	988.73	707.24	1,432.26	21.25	66.31	162.71	71.34	742.42	444.36	11.64	36.31	239.75	120.12	36.15	76.06	1,426.34	4,116.46		
Puducherry	18.78	-	0.25	-	-	-	3.14	6.93	-	-	-	-	-	-	0.02	-	-	-	-	-	-	-	-	-	-	1.25	-	-	115.88	
Tamil Nadu	3,388.66	9,438.81	1,210.27	3,402.45	-	-	-	-	781.55	1,646.72	13,044.71	37,878.46	6,134.52	17,835.66	1,052.64	3,266.52	1,220.13	3,547.49	4,713.46	9,495.87	322.43	763.80	288.18	3,004.38	1,214.67	4,369.21	36,881.46	83,482.87		

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



CIN: U66030MH2006PLC165287

FORM NL-23 :Reinsurance Risk Concentration

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	4.00	615.74	18.68	15.35	5.45%
3	No. of Reinsurers with rating A but less than AA	39.00	1,214.01	266.48	1,901.38	28.37%
4	No. of Reinsurers with rating BBB but less than A	10.00	7,147.49	511.11	109.23	65.16%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other than GIC	10.00	5.27	-	115.61	1.01%
	Total	63	8,982.51	796.26	2,141.56	100.00%

Future Generali India Insurance Company Limited



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

FORM NL-24 - : Ageing of Claims

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	58	76	101	88	47	370	4407.16
2	Marine Cargo	427	311	167	114	77	1096	726.79
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	28	45	40	26	26	165	381.25
5	Motor OD	26924	7827	2012	827	203	37793	11273.41
6	Motor TP	35	89	129	120	309	682	2455.59
7	Health	13429	3738	1468	88	74	18797	3659.86
8	Overseas Travel	41	73	71	26	7	218	130.25
9	Personal Accident	174	459	212	38	65	948	783.37
10	Liability	4	6	3	1	2	16	57.47
11	Crop	15	30	0	1	2	48	154.77
12	Miscellaneous	247	398	255	124	90	1114	1066.93

Future Generali India Insurance Company Limited



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

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

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	790	976	0	891	12119	7091	1705	280	871	44	379	0	1540	26686
2	Claims reported during the period	376	1157	0	156	35223	863	17340	231	767	21	16	0	1154	57304
3	Claims Settled during the period*	236	743	0	110	35041	663	17785	98	616	8	46	0	773	56119
4	Claims Repudiated during the period	83	284	0	36	2077	16	332	2	163	8	2	0	284	3287
5	Claims closed during the period*	51	69	0	19	675	3	680	118	169	0	0	0	57	1841
6	Claims O/S at End of the period	805	1066	0	894	9689	7375	2821	305	880	50	386	0	1600	25871
	Less than 3months	288	611	0	116	7339	784	2639	169	455	16	13	0	746	13176
	3 months to 6 months	181	223	0	53	1166	768	102	58	122	10	2	0	291	2976
	6months to 1 year	186	90	0	65	580	966	46	26	79	8	352	0	221	2619
	1year and above	150	142	0	660	604	4857	34	52	224	16	19	0	342	7100

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

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM KG

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

FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 30th September 2016

Classification: Business within India / Total Business

Table I - REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED 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	19,084	4,837	12,445	4,041	1,908	3,734	3,734
02	Marine Cargo	4,228	3,213	3,331	3,732	643	1,120	1,120
03	Marine Hull							
	Miscellaneous:							
04	Motor	93,780	70,058	59,516	61,277	14,067		18,383
05	Engineering	3,446	1,220	1,012	450	345		345
06	Aviation	17	4	983	39	2	295	295
07	Liability	1,465	808	136	113	220	41	220
08	Health Insurance	20,550	15,005	13,374	12,967	3,083	4,012	4,012
09	Others	9,248	6,195	8,094	6,638	1,295	2,428	2,428
	Total	1,51,819	1,01,339	98,891	89,257	21,561	30,316	30,536

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-27: OFFICES INFORMATION FOR NON-LIFE

Date: July 2016 - September 2016

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		141
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	0
5	No. of branches closed during the Qtr		1
6	No of branches at the end of the Qtr		140
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		140

Future Generali India Insurance Company Limited

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



FORM NL-28- Statement of Investment Assets (General Insurer)

FORM - 3B (Read with Regulation 10)
Statement as on :30th September 2016
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	2,20,376.67
2	Loans	9	
3	Fixed Assets	10	1,866.60
4	Current Assets		
	a. Cash and Bank	11	4,115.60
	b. Advances and Other Assets	12	28,846.75
5	Current Liabilities		
	a. Current Liabilities	13	(1,51,799.85)
	b. Provisions	14	(55,291.20)
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		27,223.06
	Application of Funds as per Balance Sheet (A)		75,337.63

No.	PARTICULARS	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,866.60
3	Cash and Bank Balance (If any)	11	4,115.60
4	Advances and Other Assets (If Any)	12	28,846.75
5	Current Liabilities	13	(1,51,799.85)
6	Provisions	14	(55,291.20)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		27,223.06

TOTAL (B) (1,45,039.04)
(A-B) 2,20,376.67

'Investment Assets ' as per FORM 3B
Section II

No.	Investment Assets	Reg. %	SH Balance	FRSM*	PH	Book Value	%	FVC	Total	Market Value
1	Central Government Securities	Not Less than 20%			48,882.05	48,882.05	22.22		48,882.05	51,057.33
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%			78,905.50	78,905.50	35.86		78,905.50	82,603.04
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			10,061.78	15,485.85	25,547.63	11.61		25,547.63	26,402.70
	2. Other Investments									
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			15,729.76	29,956.73	45,686.49	20.76	(11.75)	45,674.74	48,151.84
	2. Other Investments			-		0.00	0.00	0.00	0.00	
	c) Approved Investments		2.54	25,553.79	37,712.12	63,268.46	28.75	354.65	63,623.11	66,201.89
	d) Other Investments	Not Exceeding 55%		6,623.14		6,623.14	3.01	2.55	6,625.70	6,719.86
	Total Investment Assets	100%	2.54	57,968.48	1,62,060.20	2,20,031.22	100.00	345.45	2,20,376.67	2,30,079.33

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.

Date : 9th Nov 2016

- 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.

Future Generali India Insurance Company Limited



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

FORM NL-29 - Detail regarding debt securities

As on 30th September 2016

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sep 2016	As % of total for this class	As at 30th Sep 2015	As % of total for this class	As at 30th Sep 2016	as % of total for this class	As at 30th Sep 2015	as % of total for this class
Break down by credit rating								
AAA rated	1,02,116.44	47.58	69,042.38	37.53	97,776.23	47.71	67,603.81	37.59
AA or better	32,430.97	15.11	42,727.90	23.23	30,714.07	14.99	40,835.30	22.71
Rated below AA but above A	1,920.93	0.89	2,393.08	1.30	1,826.77	0.89	2,317.57	1.29
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	78,170.86	36.42	69,809.62	37.95	74,619.49	36.41	69,086.46	38.41
Total	2,14,639.21	100.00	1,83,972.99	100.00	2,04,936.56	100.00	1,79,843.14	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,024.36	2.34	1,503.09	0.82	4,999.32	2.44	1,497.98	0.83
more than 1 year and upto 3 years	21,339.30	9.94	9,007.53	4.90	20,888.83	10.19	8,878.71	4.94
More than 3 years and up to 7 years	74,065.43	34.51	56,214.18	30.56	70,880.91	34.59	54,564.47	30.34
More than 7 years and up to 10 years	60,620.00	28.24	58,224.41	31.65	57,691.48	28.15	56,427.75	31.38
above 10 years	53,590.13	24.97	59,023.79	32.08	50,476.02	24.63	58,474.24	32.51
Total	2,14,639.21	100.00	1,83,972.99	100.00	2,04,936.56	100.00	1,79,843.14	100.00
Breakdown by type of the issuer								
a. Central Government	52,615.19	24.51	53,109.68	28.87	50,385.98	24.59	52,728.63	29.32
b. State Government	25,555.67	11.91	16,699.95	9.08	24,233.51	11.82	16,357.83	9.10
c. Corporate Securities	1,36,468.35	63.58	1,14,163.36	62.05	1,30,317.06	63.59	1,10,756.69	61.59
Total	2,14,639.21	100.00	1,83,972.99	100.00	2,04,936.56	100.00	1,79,843.14	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.

Future Generali India Insurance Company Limited



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

FORM NL-30 Analytical Ratios

Date: As at September 30, 2016

Analytical Ratios					
SLNo.	Particular	Total			
		For Q2 2016-17	Upto Q2 2016-17	For Q2 2015-16	Upto Q2 2015-16
1	Gross Direct Premium Growth Rate	11%	9%	-5%	5%
	Fire	20%	4%	16%	18%
	Marine	0%	0%	18%	5%
	Accident	10%	2%	12%	17%
	Health	115%	35%	-20%	11%
	Engineering	-16%	-5%	26%	-1%
	Aviation	-36%	-31%	NA	NA
	Liability	-3%	0%	-17%	-18%
	Motor (OD)	-14%	-8%	12%	11%
	Motor (TP)	28%	35%	10%	10%
	Motor (Total)	-1%	5%	12%	11%
	Workmen Compensation	11%	11%	9%	8%
	Others	23%	24%	-65%	-32%
	Miscellaneous (Total)	10%	10%	-7%	4%
2	Gross Direct Premium to Net Worth	0.76	1.71	0.71	1.62
3	Growth rate of Net Worth	3%	3%	8%	8%
4	Net Retention Ratio	67%	64%	57%	66%
	Fire	28%	20%	38%	27%
	Marine	79%	78%	84%	83%
	Accident	88%	85%	89%	86%
	Health	63%	70%	74%	73%
	Engineering	32%	33%	48%	43%
	Aviation	9%	17%	14%	15%
	Liability	56%	59%	50%	50%
	Motor (OD)	65%	64%	36%	65%
	Motor (TP)	94%	94%	95%	95%
	Motor (Total)	76%	76%	53%	74%
	Workmen Compensation	95%	95%	95%	95%
	Others	53%	37%	68%	52%
	Miscellaneous (Total)	71%	70%	58%	71%
5	Net Commission Ratio	-4%	-2%	2%	1%
	Fire	1%	4%	5%	-6%
	Marine	13%	14%	14%	14%
	Accident	9%	10%	11%	10%
	Health	-3%	-1%	14%	2%
	Engineering	-16%	-14%	-8%	-10%
	Aviation	-41%	-13%	-28%	-24%
	Liability	18%	18%	21%	21%
	Motor (OD)	-12%	-8%	-7%	2%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	-7%	-4%	-3%	1%
	Workmen Compensation	7%	7%	8%	7%
	Others	-4%	-12%	4%	-7%
	Miscellaneous (Total)	-5%	-3%	1%	1%
6	Expense of Management to Gross Direct Premium	37%	31%	34%	30%
7	Expense of Management to Net Written Premium	55%	48%	58%	44%
8	Net Incurred Claims to Net Earned Premium	80%	84%	86%	83%
9	Combined Ratio	123%	123%	136%	120%
10	Technical Reserves to Net Premium Ratio	7.11	3.29	8.16	3.10
11	Underwriting Balance Ratio	(0.21)	(0.24)	(0.22)	(0.17)
12	Operating Profit Ratio	-5%	-8%	-5%	-3%
13	Liquid Assets to Liabilities Ratio	0.14	0.14	0.08	0.08
14	Net Earning Ratio	0%	-2%	3%	3%
15	Return on Net Worth Ratio	0%	-2%	1%	3%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.51	1.51	1.59	1.59
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		7499,21,862		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)		-0.16		0.22
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-0.16		0.22
6	(iv) Book value per share (Rs)		6.42		6.60

Future Generali India Insurance Company Limited



IRDAI Registration No 132, dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-31 - Related Party Transactions

Date: September 30, 2016

(Rs in '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended 30th Sept 2016	up to the Quarter ended 30th Sept 2016	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	Future Retail Limited	Joint Venturer	Rent & Maintenance for premises hired	306	612	-	-
			Operating expenses	-	119	-	-
			Insurance Premium received	59	675	145	789
			Insurance Claims paid	-	-	-	-
			Deposit Received	0	300	0	-200
			Deposit Paid	300	300		
			Unallocated Premium received / (paid)	-0	1,157		
			Equity Shares Issued	1,02,000	1,02,000		
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	1,59,656	3,80,388	1,16,569	2,55,311
			Commission on reinsurance ceded	31,241	54,482	20,001	44,977
			Claims recovery on reinsurance	1,02,632	2,23,394	1,03,600	1,90,225
			Other Transaction	264	264	-	-
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venturer	Equity Shares Issued	1,02,000	1,02,000	Nil	Nil
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	1,95,219	1,95,219	Nil	Nil
5	Key Managerial Personnel	MD & CEO,CFO and Company Secretary	Remuneration for the period	8,698	17,395	5,530	11,061
			Insurance Premium received (CEO)	-	37	-	-
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses (Net)	-1,608	3,240	4,835	7,792
			Rent/Elect. Deposits Received (Net)	-	-	-	-
			Other transactions	802	-56	-38	306
			Settlement paid / (received)	-	-	-	-
			Insurance Premium Received	62	140	5	74
			Unallocated Premium	38	77	-	-
			Insurance Claims Paid			-	-
			Insurance Premium Paid	-	2,750	-	-

Future Generali India Insurance Company Limited

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

FORM NL-32- Products Information

Date : April 2016 to June 2016

Products Information

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

Sr. No.	Name of the product	Co.Ref.No.	IRDA Ref. No.	Class of Business*	Para 19 category of product	Date of filing of product	Date IRDA Confirmed filing
1	Commercial Crime Insurance		FGI-LI-P16-17-V01-16-17	Liability	Internal Tariff Related	17-12-2015	23-06-2016
2	Motor Secure (Private Car, Commercial Vehicle & Two Wheeler)		IRDAI/HLT/FGII/P-H/V.1/3/16-17	Motor	Internal Tariff Related	26-11-2015	29-04-2016
3	Two Wheeler Insurance Policy - Long Term (Package Policy)		IRDAI/HLT/FGII/P-T/V.1/1/16-17	Motor	Internal Tariff Related	16-12-2015	12-04-2016
4	Political Violence Insurance		IRDAI/HLT/FGII/P-T/V.1/2/16-17	Property	Internal Tariff Related	16-12-2015	12-04-2016

Future Generali India Insurance Company Limited



IRDAI 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 30th September 2016

(Rs. in Lacs)			
Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		1,94,652
	Deduct:		
(B)	Current Liabilities as per BS		18,748
(C)	Provisions as per BS		1,75,903
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		-
(F)	Available Assets		55,338
	Deduct:		
(G)	Other Liabilities		9,086
(H)	Excess in Shareholder's funds (F-G)		46,251
(I)	Total ASM (E+H)		46,251
(J)	Total RSM		30,536
(K)	Solvency Ratio (Total ASM / Total RSM)		1.51

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: July 2016 - September 2016

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. Hayden Seach	Director	Nil
5	Ms. Jennifer Sparks	Director	Nil
6	Mr. Krishan Kant Rathi	Director	Nil
7	Mr. John Inniss Howell	Director	Resigned with effect from 27th September 2016
8	Ms. Bhavna Doshi	Independent Director	Nil
9	Dr. Devi Singh	Independent 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. Raghavendra Rao	Senior Vice President -Retail Sales	Nil
14	Mr. Deepak Prasad	Senior Vice President - Corporate Sales	Nil
15	Mr. Anurag Sinha	Senior Vice President - Bancassurance	Nil
16	Mr. Neel Chheda	Appointed Actuary	Nil
17	Mr. Milan P. Shirodkar	Chief of Investments	Nil
18	Mr. Ajay Panchal	Head - Risk Management	Nil
19	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Nil
20	Ms. Ritu Sethi	Head - Internal Audit	Appointment with effect from 1st July 2016

Key Persons as defined in IRDAI Registration of Companies, Regulations 2000 , Guidelines issued by IRDA on October 09, 2013 & Guidelines for Corporate Governance for Insurers in India, May 18, 2016

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-35- NPA's

Form 7A - Details of Investment Portfolio

STATEMENT AS ON: September 30 2016

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

Signature

Full Name and Designation: K. G. KRISHNAMOORTHY RAO

Managing Director & CEO

Future Generali India Insurance Company Limited



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

FORM NL-36- Yield on Investments
Form 1 - (Read with Regulation 10)

Statement of Investment and Income on Investment
Periodicity of Submission : Quarterly

Statement as on : September 30, 2016

(Rs in Lakhs)																	
No.	Category of Investment	Category	Current Quarter				Year To Date(Current Year)				Year to date(Previous Year)						
			Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1	A Central Government Securities																
2	A1 Central Government Bonds	CGSB	46,042.72	48,059.99	1,165.87	2.53	2.53	51,716.08	48,059.99	2,628.11	5.08	5.08	46,161.07	51,622.45	2,446.30	5.30	5.30
5	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,772.39	0.00	44.16	2.49	2.49
	A4 Treasury Bills	CTRB	2,856.53	2,997.33	46.95	1.64	1.64	2,853.14	2,997.33	47.44	1.66	1.66	0.00	0.00	0.00	0.00	0.00
8	B Government Securities / Other Approved Securities																
12	B2 State Government Bonds/ Development Loans	SGGB	23,165.37	25,555.67	471.83	2.04	2.04	20,673.89	25,555.67	868.17	4.20	4.20	18,618.67	16,699.95	1,060.55	5.70	5.70
22	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	5,794.54	5,990.04	118.54	2.05	2.05	4,711.40	5,990.04	189.38	4.02	4.02	4,951.32	1,487.23	351.99	7.11	7.11
24	C Housing and Loans to State Govt for housing and fire fighting equipment																
43	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building	HTDA	24,626.94	26,402.70	554.07	2.25	2.25	22,948.65	26,402.70	1,091.23	4.76	4.76	16,681.32	19,599.60	892.41	5.35	5.35
44	C10 Bonds/Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00	0.00	2,846.91	0.00	95.53	3.36	3.36	849.41	787.40	8.23	0.97	0.97
53	C13Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	509.15	0.00	22.23	4.37	4.37
64	D Infrastructure Investments																
76	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	12.57	21.39	2.86	22.72	22.72	20.43	21.39	5.39	26.38	26.38	34.28	9.66	0.04	0.11	0.11
78	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	130.49	105.28	-2.17	-1.66	-1.66	148.83	105.28	-6.67	-4.48	-4.48	244.46	168.47	-6.20	-2.54	-2.54
35	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,000.00	1,028.56	21.77	2.18	2.18	1,000.00	1,028.56	43.28	4.33	4.33	1,000.00	1,005.63	8.04	0.80	0.80
36	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	27,519.12	28,445.86	593.63	2.16	2.16	25,976.01	28,445.86	1,101.88	4.24	4.24	21,529.06	17,673.30	1,490.29	6.92	6.92
38	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	17,372.42	18,550.74	461.83	2.66	2.66	17,844.93	18,550.74	943.41	5.29	5.29	26,156.34	16,194.94	1,626.37	6.22	6.22
41	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	0.00	0.00	0.00	0.00	0.00	5,289.35	0.00	292.11	5.52	5.52	3,234.88	5,531.01	8.11	0.25	0.25
43	D17 Infrastructure - Equity (including unlisted)	IOEQ	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
44	E Approved Investment Subject To Exposure Norms																
45	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEO	122.57	118.51	-3.02	-2.46	-2.46	139.10	118.51	-2.25	-1.62	-1.62	277.58	197.48	-0.58	-0.21	-0.21
46	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	2,302.02	3,141.00	593.50	25.78	25.78	2,297.49	3,141.00	645.59	28.10	28.10	2,345.75	1,945.05	51.74	2.21	2.21
53	E9 Corporate Securities - Bonds - Taxable	EPBT	48,997.94	55,687.37	1,180.59	2.41	2.41	46,572.25	55,687.37	2,405.52	5.17	5.17	49,689.89	50,978.40	2,726.62	5.49	5.49
64	E20 Deposits - Deposit with scheduled banks	ECDB	1,245.00	1,245.00	41.01	3.29	3.29	1,266.86	1,245.00	81.11	6.40	6.40	1,832.43	1,745.00	105.69	5.77	5.77
69	E25 Application Money	ECAM	299.88	0.00	0.00	0.00	0.00	427.18	0.00	0.69	0.16	0.16	0.00	0.00	0.00	0.00	0.00
76	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	5,954.08	3,671.73	124.26	2.09	2.09	6,491.25	3,671.73	321.49	4.95	4.95	4,409.40	2,566.27	238.20	5.40	5.40
78	F Other than Approved Securities																
83	F5 Other than Approved Investments -Debentures	OLDB	1,928.80	1,920.93	66.27	3.44	3.44	2,123.93	1,920.93	122.30	5.76	5.76	2,317.57	2,393.08	36.11	1.56	1.56
90	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	2,723.62	4,798.92	77.25	2.84	2.84	2,603.79	4,798.92	135.93	5.22	5.22	1,231.11	762.27	72.98	5.93	5.93
	TOTAL		2,14,413.40	2,30,079.33	5,554.48			2,20,270.23	2,30,079.33	11,049.06			2,03,846.06	1,91,367.18	11,183.28		

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.

Date :

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

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

Signature : _____
Full Name : Srinivasan Venugopalan
Chief of Finance

Future Generali India Insurance Company Limited



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

FORM NL-37- Downgrading of Investments
FORM-2 - (Read with Regulation 10)

Statement of Down Graded Investments

PART-A

Periodicity of Submission : Quarterly

Statement as on September 30, 2016
(Rs in Lakhs)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	<u>During the quarter</u>								
B	<u>As on Date</u>								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	OLDB	196.49	02/06/2014	CRISIL	AA	AA-	04/08/2015	NA
2	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	OLDB	1,630.28	28/10/2014	CRISIL	AA	AA-	04/08/2015	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.

Date : 11th Nov 2016

Signature : _____
Full Name : Srinivasan Venugopalan
Chief of Finance

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

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-38- Quarterly Business Returns

Date: July 2016 to September 2016

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,388.66	20393	3,183.20	16008	9,438.81	39803	10,279.60	32263
2	Cargo & Hull	1,310.27	6844	1,324.18	4934	3,405.49	13932	3,414.78	9913
3	Motor TP	8,134.32	4644	6,348.79	5588	17,535.68	8087	12,953.79	14070
4	Motor OD	13,046.75	160654	15,103.51	169953	27,878.46	351103	30,277.64	344611
5	Engineering	781.55	1305	965.63	1349	1,846.73	2919	2,046.69	3013
6	Workmen's Compensation	645.60	3949	581.11	3503	1,430.53	8100	1,289.76	7134
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	3.14	0	4.93	0	6.93	2	10.00	3
9	Personal Accident	1,229.13	76235	1,135.88	48344	2,547.49	141809	2,514.45	110472
10	Health	5,041.88	24058	2,342.20	21583	10,222.87	54649	7,561.19	52297
11	Others*	3,220.09	31432	2,701.90	24722	8,139.59	59549	6,710.33	44746
		36,801.40	329514	33,691.33	295984	82,452.57	679953	77,058.23	618522

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

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

Date: July to September 2016

(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	11075	1,043.85	26,77,269.11
		Social			
2	Cargo & Hull	Rural	1261	246.07	4,00,295.63
		Social			
3	Motor TP	Rural	-	2,729.39	-
		Social			
4	Motor OD	Rural	56469	4,097.25	2,36,792.45
		Social			
5	Engineering	Rural	373	156.18	3,50,894.56
		Social			
6	Workmen's Compensation	Rural	1246	200.05	85,178.80
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	44526	469.79	8,02,188.75
		Social		-	-
10	Health	Rural	6758	344.53	66,978.32
		Social			
11	Others*	Rural	24216	862.21	6,18,285.31
		Social			
Total		Rural	145924	10149.33	52,37,882.93
		Social	-	-	-

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

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-40 - Business Acquisition through different channels

Date: July to September 2016

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	86466	9,919.36	99797	11,057.98	183889	21,212.96	2,02,757.00	22,386.44
2	Corporate Agents-Banks	78332	1,238.03	33229	679.55	143564	2,305.06	80,967.00	1,343.54
3	Corporate Agents -Others	14496	855.80	13375	659.90	26877	1,566.19	24,729.00	1,299.64
4	Brokers	48198	10,607.58	38903	8,776.83	99513	26,743.22	83,208.00	22,935.15
5	Micro Agents	3	1.26	0	-	3	1.26	-	-
6	Direct Business	100336	14093.78	109261	12385.95	222346	30376.58	2,24,059.00	28836.06
7	Others	672	54.97	1119	123.47	2066	199.46	2,144.00	239.07
	Total (A)	328503	36770.78	295684	33683.68	678258	82404.72	617864	77039.90
1	Referral (B)	1011	30.62	300	7.64	1695	47.85	658	18.33
	Grand Total (A+B)	329514	36801.40	295984	33691.32	679953	82452.57	618522	77058.23

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



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FROM NL-41 GRIEVANCE DISPOSAL

Date: September 30, 2016

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO July 1, 2016 to September 30, 2016 DURING THE FINANCIAL YEAR 2016-17

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	4	47	15	0	36	0	125
b)	Claim	3	151	44	3	98	9	408
c)	Policy Related	2	126	110	0	16	2	337
d)	Premium	0	7	1	0	6	0	8
e)	Refund	0	1	1	0	0	0	2
f)	Coverage	0	1	1	0	0	0	2
g)	Cover Note Related	2	15	10	0	7	0	36
h)	Product	0	12	2	0	10	0	18
i)	Others	2	45	11	0	36	0	103
	Total Number of complaints:	13	405	195	3	209	11	1039

2	Total No. of policies during previous year:	1285976
3	Total No. of claims during previous year:	222294
4	Total No. of policies during current year:	682794
5	Total No. of claims during current year:	114363
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	9.24
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	35.68

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	11	0	11
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	11	0	11

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