

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 30th September 2017

(Rs.' 000)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q2 2017-18	Upto Q2 2017-18	For Q2 2016-17	Upto Q2 2016-17	For Q2 2017-18	Upto Q2 2017-18	For Q2 2016-17	Upto Q2 2016-17	For Q2 2017-18	Upto Q2 2017-18	For Q2 2016-17	Upto Q2 2016-17	For Q2 2017-18	Upto Q2 2017-18	For Q2 2016-17	Upto Q2 2016-17
1. Premiums earned (Net)	NL-4-Premium Schedule	165,788	263,386	116,903	211,466	102,881	210,044	109,673	238,294	2,829,367	5,401,892	2,384,191	4,792,855	3,098,036	5,875,322	2,610,767	5,242,615
2. Profit/Loss on sale/redemption of Investments		1,870	7,689	9,936	23,185	490	1,885	3,255	7,325	16,691	44,121	75,819	147,484	19,051	53,695	89,010	177,994
3. Others		487	500	118	428	345	357	56	517	9,315	9,757	2,387	9,762	10,147	10,614	2,561	10,707
4. Interest, Dividend & Rent - Gross		56,098	129,680	40,416	90,668	13,148	29,941	11,861	26,170	371,451	702,354	275,871	528,674	440,697	861,975	328,148	645,512
Total (A)		224,243	401,255	167,373	325,747	116,864	242,227	124,845	272,306	3,226,824	6,158,124	2,738,268	5,478,775	3,567,931	6,801,606	3,030,486	6,076,828
1. Claims Incurred (Net)	NL-5-Claims Schedule	112,018	129,406	35,438	188,022	38,725	112,781	89,941	180,282	2,203,018	4,132,668	1,954,921	4,049,477	2,353,761	4,374,855	2,080,300	4,417,781
2. Commission	NL-6-Commission Schedule	10,895	22,815	739	9,655	13,852	33,795	13,580	37,641	(130,862)	(135,694)	(105,060)	(160,300)	(106,115)	(79,084)	(90,741)	(113,004)
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	55,225	114,010	52,589	92,383	31,021	70,153	50,480	107,878	1,086,630	2,115,487	1,066,835	1,971,166	1,172,876	2,299,650	1,169,904	2,171,427
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)		178,138	266,231	88,766	290,060	83,598	216,729	154,001	325,801	3,158,786	6,112,461	2,916,696	5,860,343	3,420,522	6,595,421	3,159,463	6,476,204
Operating Profit/(Loss)		46,105	135,024	78,607	35,687	33,266	25,498	(29,156)	(53,495)	68,038	45,663	(178,428)	(381,568)	147,409	206,185	(128,977)	(399,376)
Appropriations																	
Transfer to Shareholders' Funds		46,105	135,024	78,607	35,687	33,266	25,498	(29,156)	(53,495)	68,038	45,663	(178,428)	(381,568)	147,409	206,185	(128,977)	(399,376)
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		46,105	135,024	78,607	35,687	33,266	25,498	(29,156)	(53,495)	68,038	45,663	(178,428)	(381,568)	147,409	206,185	(128,977)	(399,376)

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 30th September 2017


(Rs. ' 000)

Particulars	Schedule	For Q2 2017-18	Upto Q2 2017-18	For Q2 2016-17	Upto Q2 2016-17
1. Operating Profit/(Loss)					
(a) Fire Insurance		46,105	135,024	78,607	35,687
(b) Marine Insurance		33,266	25,498	(29,156)	(53,495)
(c) Miscellaneous Insurance		68,038	45,663	(178,428)	(381,568)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		106,353	206,798	110,171	223,617
Add: Amortisation write up on Securities		(1,315)	(1,939)	2,270	3,743
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		4,884	13,400	31,430	64,688
Less : Loss on sale of investments		(279)	(501)	(477)	(1,050)
3. Other Income		45	89	318	318
Total (A)		257,097	424,032	14,735	(108,060)
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	2,349	2,349
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		10,666	14,420	2,181	7,866
(b) Bad Debts written off		5	5	-	-
(c) Others-CSR		883	894	282	282
Total (B)		11,554	15,319	4,812	10,497
Profit before Tax (A-B)		245,543	408,713	9,923	(118,557)
Provision for Taxation (MAT)		(51,581)	(86,353)	-	-
Minimum Alternate Tax-Credit		51,581	86,353	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		245,543	408,713	9,923	(118,557)
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		(2,012,606)	(2,175,776)	(2,603,749)	(2,603,749)
Balance carried forward to Balance Sheet		(1,767,063)	(1,767,063)	(2,722,306)	(2,722,306)

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-3-B-B5

Balance Sheet as at 30th September 2017


(Rs.' 000)

Particulars	Schedule	As at 30th Sep 2017	As at 30th Sep 2016
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	8,098,037	7,499,219
Share Application Money			
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account			
Policy holder		26,126	28,281
Shareholder		5,248	6,264
Borrowings	NL-11-Borrowings Schedule	-	-
Total		8,129,411	7,533,764
Application of Funds			
Investments	NL-12-Investment Schedule	27,562,206	22,037,668
Loans	NL-13-Loans Schedule		
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		792,496	748,647
Less Accumulated Depreciation		664,297	587,671
Net Block		128,199	160,976
Capital Work in Process		17,712	25,684
		145,911	186,660
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	582,462	416,246
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,107,204	2,879,989
		4,689,666	3,296,235
Current Liabilities	NL-17-Current Liabilities Schedule	18,585,733	15,179,985
Provisions	NL-18-Provisions Schedule	7,449,701	5,529,120
Total (B)		26,035,434	20,709,105
Net Current Assets (A - B)		(21,345,768)	(17,412,870)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		1,767,063	2,722,306
Total		8,129,411	7,533,764

Contingent Liabilities

Particulars	As at 31st March 2017	As at 31st March 2016
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for (Note 1 below)	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others (Note 2 below)	-	-
Total	-	-

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 30th September 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Premium from direct business written	428,644	1,140,784	127,145	336,546	255,344	527,432	582,376	1,294,100	81,302	208,924	384	826
Add : Premium on reinsurance accepted	85,267	246,375	3,593	3,593	-	-	-	-	3,774	9,442	-	-
Less: Premium on reinsurance ceded	311,983	1,029,916	25,303	85,635	34,078	72,750	209,636	334,516	65,448	161,909	382	815
Net Premium	201,928	357,243	105,435	254,504	221,266	454,682	372,740	959,584	19,628	56,457	2	11
Adjustment for change in reserve for unexpired risks	36,140	93,857	2,554	44,460	4,955	78,290	(82,965)	84,280	(4,560)	4,606	(355)	(713)
Total Premium Earned (Net)	165,788	263,386	102,881	210,044	216,311	376,392	455,705	875,304	24,188	51,851	357	724

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18 TP	For Q2 2017-18 Pool	Upto Q2 2017-18 TP	Upto Q2 2017-18 Pool	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Premium from direct business written	43,004	81,347	1,221,536	2,444,013	1,300,885	-	2,577,545	-	58,456	126,009	296,731	690,602	4,395,807	9,428,128
Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	92,634	259,410
Less: Premium on reinsurance ceded	26,913	49,601	83,757	176,806	72,622	-	144,700	-	3,160	6,813	117,184	267,454	950,466	2,330,915
Net Premium	16,091	31,746	1,137,779	2,267,207	1,228,263	-	2,432,845	-	55,296	119,196	179,547	423,148	3,537,975	7,356,623
Adjustment for change in reserve for unexpired risks	(2,254)	(6,701)	189,375	427,177	235,645	-	567,194	-	(2,606)	744	64,010	188,107	439,939	1,481,301
Total Premium Earned (Net)	18,345	38,447	948,404	1,840,030	992,618	-	1,865,651	-	57,902	118,452	115,537	235,041	3,098,036	5,875,322

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
Premium from direct business written	338,866	943,879	131,027	340,548	122,913	254,749	504,187	1,022,287	78,156	184,673	314	693
Add : Premium on reinsurance accepted	56,960	145,568	124	3,656	-	-	1,251	1,280	8,587	9,601	-	-
Less: Premium on reinsurance ceded	284,801	866,553	28,180	74,753	14,364	39,060	184,584	310,382	59,367	131,004	285	573
Net Premium	111,025	222,894	102,971	269,451	108,549	215,689	320,854	713,185	27,376	63,270	29	120
Adjustment for change in reserve for unexpired risks	(5,876)	11,430	(6,701)	31,158	(14,277)	(21,447)	28,669	109,752	(8,440)	(11,739)	(83)	(124)
Total Premium Earned (Net)	116,901	211,464	109,672	238,293	122,826	237,136	292,185	603,433	35,816	75,009	112	244

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17 TP	For Q2 2016-17 Pool	Upto Q2 2016-17 TP	Upto Q2 2016-17 Pool	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
Premium from direct business written	40,705	82,599	1,304,675	2,787,846	813,433	-	1,753,568	-	64,560	143,053	281,305	731,358	3,680,141	8,245,253
Add : Premium on reinsurance accepted	-	-	-	-	-	(41,535)	-	(41,535)	-	-	7	126	25,394	118,696
Less: Premium on reinsurance ceded	17,850	34,238	461,124	995,562	44,220	-	95,697	-	3,487	7,733	131,915	459,934	1,230,177	3,015,489
Net Premium	22,855	48,361	843,551	1,792,284	769,213	(41,535)	1,657,871	(41,535)	61,073	135,320	149,397	271,550	2,475,358	5,348,460
Adjustment for change in reserve for unexpired risks	1,465	6,514	(189,609)	(282,241)	(8,124)	-	175,534	-	(398)	15,512	67,968	71,499	(135,406)	105,848
Total Premium Earned (Net)	21,390	41,847	1,033,160	2,074,525	777,337	(41,535)	1,482,337	(41,535)	61,471	119,808	81,429	200,051	2,610,764	5,242,612

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 30th September 2017
(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Claims Paid												
Direct	176,454	405,578	87,239	162,953	148,068	243,893	499,483	881,544	40,236	51,468	-	(9,918)
Add : Reinsurance accepted	6,928	11,588	-	-	-	-	-	-	49	874	-	-
Less: Reinsurance ceded	124,662	281,628	31,561	65,473	8,672	16,793	106,052	210,596	31,554	39,992	-	(9,744)
Net Claims Paid	58,720	135,538	55,678	97,480	139,396	227,100	393,431	670,948	8,731	12,350	-	(174)
Add : Claims outstanding at the end	53,298	381,010	(16,953)	307,066	101,886	429,058	20,779	323,247	(4,630)	80,983	357	2,047
Less : Claims outstanding at the beginning	-	387,142	-	291,765	-	273,789	-	211,257	-	94,114	-	1,322
Total Claims Incurred	112,018	129,406	38,725	112,781	241,282	382,369	414,210	782,938	4,101	(781)	357	551

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18 TP	For Q2 2017-18 Pool	Upto Q2 2017-18 TP	Upto Q2 2017-18 Pool	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Claims Paid														
Direct	1,309	2,554	610,924	1,463,193	169,342	-	300,429	-	31,825	50,081	162,604	673,177	1,927,484	4,224,952
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	6,977	12,462
Less: Reinsurance ceded	1,097	1,372	162,303	426,003	12,619	-	22,663	-	1,611	2,525	76,608	452,423	556,739	1,509,724
Net Claims Paid	212	1,182	448,621	1,037,190	156,723	-	277,766	-	30,214	47,556	85,996	220,754	1,377,722	2,727,690
Add : Claims outstanding at the end	690	17,878	96,057	780,986	760,487	-	11,614,179	-	164	142,870	(36,096)	594,992	976,039	14,674,316
Less : Claims outstanding at the beginning	-	17,405	-	709,487	-	-	10,228,758	-	-	145,993	-	666,119	-	13,027,151
Total Claims Incurred	902	1,655	544,678	1,108,689	917,210	-	1,663,187	-	30,378	44,433	49,900	149,627	2,353,761	4,374,855

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
Claims Paid												
Direct	439,297	844,509	72,659	221,049	78,337	128,498	379,011	724,580	37,721	98,214	-	190,000
Add : Reinsurance accepted	1,424	4,851	20	122	-	811	-	350	953	1,026	-	-
Less: Reinsurance ceded	367,934	723,224	11,812	67,186	5,954	11,726	109,732	211,018	22,399	73,932	-	186,667
Net Claims Paid	72,787	126,136	60,867	153,985	72,383	117,583	269,279	513,912	16,275	25,308	-	3,333
Add : Claims outstanding at the end	(37,349)	375,191	29,074	320,622	14,227	260,619	7,660	196,211	(2,844)	97,930	181	669
Less : Claims outstanding at the beginning	-	313,305	-	294,325	-	219,086	-	210,804	-	99,259	-	3,689
Total Claims Incurred	35,438	188,022	89,941	180,282	86,610	159,116	276,939	499,319	13,431	23,979	181	313

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17 TP	For Q2 2016-17 Pool	Upto Q2 2016-17 TP	Upto Q2 2016-17 Pool	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
Claims Paid														
Direct	5,747	7,898	1,127,537	2,253,744	245,560	-	469,033	-	25,746	44,685	96,423	625,604	2,508,038	5,607,814
Add : Reinsurance accepted	-	-	-	-	-	(76,424)	-	(76,424)	-	-	1	1	(74,026)	(69,263)
Less: Reinsurance ceded	490	1,708	384,412	745,548	12,399	-	23,824	-	1,319	2,337	32,493	445,267	948,944	2,492,437
Net Claims Paid	5,257	6,190	743,125	1,508,196	233,161	(76,424)	445,209	(76,424)	24,427	42,348	63,931	180,338	1,485,068	3,046,114
Add : Claims outstanding at the end	894	15,583	(67,315)	833,503	640,411	-	9,393,627	-	3,130	113,606	7,160	560,181	595,229	12,167,742
Less : Claims outstanding at the beginning	-	13,918	-	869,164	-	-	8,162,587	-	-	91,624	-	518,317	-	10,796,078
Total Claims Incurred	6,151	7,855	675,810	1,472,535	873,572	(76,424)	1,676,249	(76,424)	27,557	64,330	71,091	222,202	2,080,297	4,417,778

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 30th September 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Commission Paid												
Direct	33,798	92,050	16,164	43,525	30,235	60,583	29,199	58,380	8,099	18,816	3	10
Add : Reinsurance accepted	4,998	10,850	269	269	-	-	-	-	8	124	-	-
Less: Commission on reinsurance Ceded	27,901	80,085	2,581	9,999	3,142	6,563	30,462	44,731	11,353	28,079	58	252
Net Commission	10,895	22,815	13,852	33,795	27,093	54,020	(1,263)	13,649	(3,246)	(9,139)	(55)	(242)
Break-up of the commission (gross) incurred to												
procure business furnished as per details below												
Agent	4,610	10,697	5,737	12,957	3,410	6,152	11,303	22,339	2,369	4,829	3	10
Brokers	14,521	52,568	10,355	30,574	14,690	30,488	15,231	30,989	4,504	10,868	-	-
Corporate Agency	14,415	28,412	14	(8)	12,135	23,943	2,513	4,900	1,131	2,974	-	-
Referral	8	17	1	2	0	0	0	0	0	0	-	-
Others (pl.Coins)	245	357	57	(0)	-	-	152	152	94	144	-	-
Gross Commission	33,798	92,050	16,164	43,525	30,235	60,583	29,199	58,380	8,098	18,815	3	10

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18 TP	For Q2 2017-18 Pool	Upto Q2 2017-18 TP	Upto Q2 2017-18 Pool	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Commission Paid														
Direct	4,937	9,116	79,815	163,348	4,794	-	6,550	-	7,061	14,373	18,763	41,694	232,868	508,445
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	5,275	11,243
Less: Commission on reinsurance Ceded	9,107	14,445	129,170	256,148	3,253	-	6,448	-	438	944	126,793	151,078	344,258	598,772
Net Commission	(4,170)	(5,329)	(49,355)	(92,800)	1,541	-	102	-	6,623	13,429	(108,030)	(109,384)	(106,115)	(79,084)
Break-up of the commission (gross) incurred to														
procure business furnished as per details below														
Agent	721	1,207	47,313	98,280	3,373	-	4,922	-	4,260	8,928	4,191	7,644	87,290	177,965
Brokers	4,205	7,895	29,945	60,145	559	-	759	-	2,778	5,385	2,990	8,469	99,779	238,141
Corporate Agency	11	14	2,552	4,916	861	-	868	-	24	61	11,525	25,429	45,181	91,509
Referral	-	-	4	6	-	-	-	-	-	-	56	155	70	181
Others (pl.Coins)	-	-	-	-	-	-	-	-	-	-	0	(4)	548	649
Gross Commission	4,937	9,116	79,815	163,348	4,794	-	6,550	-	7,062	14,374	18,762	41,693	232,868	508,445

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
Commission Paid												
Direct	25,728	72,969	16,351	43,457	14,310	27,629	25,664	52,400	6,035	13,791	4	17
Add : Reinsurance accepted	(2,319)	3,409	12	618	-	-	13	13	430	385	-	-
Less: Commission on reinsurance Ceded	22,668	66,721	2,782	6,433	4,120	6,906	34,082	61,003	10,757	23,281	16	32
Net Commission	741	9,657	13,581	37,642	10,190	20,723	(8,405)	(8,590)	(4,292)	(9,105)	(12)	(15)
Break-up of the commission (gross) incurred to												
procure business furnished as per details below												
Agent	4,272	9,985	6,478	13,328	3,878	6,938	9,970	19,445	1,783	3,802	4	17
Brokers	15,411	51,219	9,864	30,119	2,804	6,872	14,957	32,070	3,054	7,343	-	-
Corporate Agency	5,851	10,821	8	9	7,627	13,818	737	829	1,157	2,528	-	-
Referral	10	15	-	-	1	1	-	-	-	-	-	-
Others (pl.Coins)	184	929	-	-	-	-	-	56	41	118	-	-
Gross Commission	25,728	72,969	16,350	43,456	14,310	27,629	25,664	52,400	6,035	13,791	4	17

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17 TP	For Q2 2016-17 Pool	Upto Q2 2016-17 TP	Upto Q2 2016-17 Pool	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
Commission Paid														
Direct	5,478	10,999	64,405	137,131	-	-	-	-	5,059	10,873	16,304	37,017	179,338	406,283
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	1	(1,864)	4,426
Less: Commission on reinsurance Ceded	1,389	2,403	167,728	283,069	2,032	-	4,398	-	484	1,072	22,154	68,392	268,212	523,710
Net Commission	4,089	8,596	(103,323)	(145,938)	(2,032)	-	(4,398)	-	4,575	9,801	(5,850)	(31,374)	(90,738)	(113,001)
Break-up of the commission (gross) incurred to														
procure business furnished as per details below														
Agent	962	1,775	40,566	87,587	-	-	-	-	3,061	6,704	5,536	12,847	76,510	162,428
Brokers	4,612	9,197	22,463	47,043	-	-	-	-	1,959	4,115	3,953	11,745	79,077	199,723
Corporate Agency	(96)	27	1,373	2,498	-	-	-	-	39	54	6,789	12,378	23,485	42,962
Referral	-	-	3	3	-	-	-	-	-	-	26	47	40	66
Others (pl.Coins)	-	-	-	-	-	-	-	-	-	-	-	-	225	1,103
Gross Commission	5,478	10,999	64,405	137,131	-	-	-	-	5,059	10,873	16,304	37,017	179,337	406,282

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132, dated 4th September, 2007
FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th September 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
1 Employees' Remuneration & Welfare Benefits	20,069	33,826	10,895	24,096	22,377	43,048	38,882	90,852	2,083	5,345	-	1
2 Travel , Conveyance and Vehicle Running Expenses	1,101	1,952	573	1,390	1,205	2,484	2,025	5,242	106	308	-	-
3 Training Expenses	2,792	6,144	1,160	4,377	2,781	7,819	3,836	16,502	176	971	-	-
4 Rents, Rates, and Taxes	3,172	5,358	1,718	3,817	3,533	6,819	6,131	14,392	329	847	-	-
5 Repairs	2,764	4,492	1,541	3,200	3,121	5,718	5,538	12,067	300	710	-	-
6 Printing & Stationery	848	1,517	439	1,081	926	1,931	1,549	4,075	81	240	-	-
7 Communication	1,074	1,803	584	1,284	1,199	2,294	2,088	4,842	112	285	-	-
8 Legal & Professional Charges	3,429	6,259	1,743	4,459	3,712	7,966	6,939	16,394	318	989	-	-
9 Auditors' Fees , Expenses etc.												
(a) as auditor	61	101	34	72	68	128	120	271	7	16	-	-
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	5	8	3	6	6	11	9	22	-	1	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	(1,190)	21,206	562	567	(1,792)	(1,415)	1,022	2,365	346	252	(1)	(12)
11 Interest & Bank Charges	188	324	99	230	208	412	355	869	19	51	-	-
12 Others												
(i) Outsourcing Expenses	3,830	6,275	2,125	4,471	4,313	7,987	8,087	17,708	412	992	-	-
(ii) Business Support	12,208	16,908	8,666	18,593	(3,390)	19,053	37,015	68,796	12,048	3,921	57	51
(iii) Entertainment	24	58	8	41	23	74	27	156	1	9	-	-
(iv) Gain/(Loss) on Foreign Exchange	10	9	7	6	12	11	26	23	1	1	-	-
(v) Subscription/Membership	225	353	129	252	257	450	464	949	26	56	-	-
(vi) Insurance	11	19	6	14	13	25	21	52	1	3	-	-
(vii) Pool Expenses	3,049	4,314	-	-	-	-	-	-	440	779	-	-
(viii) Miscellaeous	181	258	110	184	212	328	402	692	23	41	-	-
13 Depreciation	1,211	2,140	633	1,525	1,327	2,724	2,239	5,750	118	338	-	-
14 Service Tax Expenses	163	686	(14)	488	87	873	(134)	1,842	(16)	108	-	-
Total	55,225	114,010	31,021	70,153	40,198	108,740	116,641	263,861	16,931	16,263	56	40

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18 TP	For Q2 2017-18 Pool	Upto Q2 2017-18 TP	Upto Q2 2017-18 Pool	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
1 Employees' Remuneration & Welfare Benefits	1,620	3,006	114,635	214,658	123,661	-	230,337	-	5,626	11,285	18,490	40,063	358,338	696,517
2 Travel , Conveyance and Vehicle Running Expenses	87	173	6,196	12,386	6,687	-	13,290	-	301	651	977	2,312	19,258	40,188
3 Training Expenses	208	546	14,613	38,990	15,839	-	41,838	-	671	2,050	2,019	7,277	44,095	126,514
4 Rents, Rates, and Taxes	256	476	18,105	34,005	19,531	-	36,488	-	888	1,788	2,917	6,346	56,580	110,336
5 Repairs	225	399	15,943	28,510	17,190	-	30,592	-	788	1,499	2,611	5,321	50,021	92,508
6 Printing & Stationery	68	135	4,768	9,629	5,147	-	10,332	-	231	506	748	1,797	14,805	31,243
7 Communication	87	160	6,142	11,441	6,623	-	12,276	-	301	601	992	2,135	19,202	37,121
8 Legal & Professional Charges	271	556	22,420	45,984	24,211	-	49,343	-	924	2,088	7,009	12,374	70,976	146,412
9 Auditors' Fees , Expenses etc.														
(a) as auditor	5	9	349	640	376	-	686	-	18	34	56	119	1,094	2,076
(b) as adviser or in any other capacity, in respect of														
(i) Taxation matters	1	1	28	53	30	-	57	-	2	3	5	10	89	172
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	43	(111)	14,304	13,974	3,694	-	3,996	-	263	308	(1,346)	1,106	15,905	42,236
11 Interest & Bank Charges	15	29	1,065	2,054	1,148	-	2,203	-	52	108	170	383	3,319	6,663
12 Others														
(i) Outsourcing Expenses	312	558	25,472	46,577	23,774	-	42,735	-	1,088	2,094	3,598	7,433	73,011	136,830
(ii) Business Support	1,395	3,129	276,301	492,917	41,196	-	79,504	-	4,903	11,814	21,513	38,500	411,912	753,186
(iii) Entertainment	2	5	120	369	130	-	396	-	5	19	15	69	355	1,196
(iv) Gain/(Loss) on Foreign Exchange	1	1	61	55	67	-	60	-	3	3	11	10	199	179
(v) Subscription/Membership	18	31	1,311	2,244	1,411	-	2,407	-	65	118	218	419	4,124	7,279
(vi) Insurance	1	2	64	123	69	-	132	-	3	6	10	23	199	399
(vii) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	3,489	5,093
(viii) Miscellaeous	15	23	1,076	1,635	1,158	-	1,754	-	54	86	184	305	3,415	5,306
13 Depreciation	96	190	6,826	13,584	7,369	-	14,577	-	332	714	1,077	2,535	21,228	44,077
14 Service Tax Expenses	8	61	548	4,351	614	-	4,669	-	14	229	(8)	812	1,262	14,119
Total	4,734	9,379	530,347	974,179	299,925	-	577,672	-	16,532	36,004	61,266	129,349	1,172,876	2,299,650

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
1 Employees' Remuneration & Welfare Benefits	14,480	23,768	14,910	28,732	14,104	23,000	43,475	76,051	3,767	6,747	5	13
2 Travel , Conveyance and Vehicle Running Expenses	806	1,643	740	1,986	787	1,589	2,320	5,256	197	466	-	1
3 Training Expenses	1,972	3,635	1,919	4,394	1,924	3,517	5,797	11,629	498	1,032	1	2
4 Rents, Rates, and Taxes	2,182	4,180	2,081	5,054	2,132	4,045	6,370	13,376	546	1,187	-	2
5 Repairs	1,764	3,323	1,697	4,018	1,723	3,216	5,165	10,634	443	943	1	2
6 Printing & Stationery	446	1,012	381	1,224	438	980	1,253	3,239	105	287	1	1
7 Communication	776	1,317	787	1,593	757	1,275	2,317	4,215	200	374	1	1
8 Legal & Professional Charges	1,232	2,126	1,240	2,571	1,201	2,058	2,830	7,010	317	604	(3)	(2)
9 Auditors' Fees , Expenses etc.												
(a) as auditor	39	70	37	84	37	67	113	223	10	20	-	-
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	4	7	3	8	4	7	11	22	1	2	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	1,520	2,658	1,520	3,213	1,482	2,572	4,515	8,505	390	755	-	1
11 Interest & Bank Charges	163	325	152	392	158	313	471	1,037	40	92	-	-
12 Others												
(i) Outsourcing Expenses	2,073	3,558	2,091	4,301	2,021	3,443	6,175	11,383	534	1,010	1	2
(ii) Business Support	20,889	38,185	20,421	46,161	20,386	36,949	75,433	135,908	5,289	10,839	7	21
(iii) Entertainment	32	58	32	69	31	55	97	183	8	16	-	-
(iv) Gain/(Loss) on Foreign Exchange	3	12	-	14	2	11	5	37	-	3	-	-
(v) Subscription/Membership	145	217	154	262	141	210	440	694	39	62	-	-
(vi) Insurance	14	28	13	34	13	27	39	89	3	8	-	-
(vii) Pool Expenses	1,916	3,143	-	-	-	-	-	-	269	484	-	-
(viii) Miscellaeous	69	86	79	104	67	83	216	275	19	24	-	-
13 Depreciation	994	1,780	981	2,151	969	1,722	2,938	5,694	253	505	-	1
14 Service Tax Expenses	1,071	1,253	1,243	1,514	1,038	1,212	3,370	4,008	298	356	1	1
Total	52,590	92,384	50,481	107,879	49,415	86,351	163,350	299,468	13,226	25,816	15	46

(Rs.' 000)

	Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
		For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17 TP	For Q2 2016-17 Pool	Upto Q2 2016-17 TP	Upto Q2 2016-17 Pool	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17	For Q2 2016-17	Upto Q2 2016-17
1	Employees' Remuneration & Welfare Benefits	3,039	5,157	110,046	188,821	100,872	-	174,659	-	8,265	14,430	18,814	28,957	331,777	570,335
2	Travel , Conveyance and Vehicle Running Expenses	165	356	5,949	13,047	5,420	-	12,070	-	441	997	1,087	2,001	17,912	39,412
3	Training Expenses	410	789	14,771	28,871	13,499	-	26,708	-	1,103	2,207	2,612	4,428	44,506	87,212
4	Rents, Rates, and Taxes	452	907	16,268	33,207	14,849	-	30,719	-	1,212	2,538	2,912	5,093	49,004	100,308
5	Repairs	365	721	13,177	26,401	12,034	-	24,421	-	983	2,018	2,346	4,049	39,698	79,746
6	Printing & Stationery	91	220	3,239	8,042	2,940	-	7,439	-	239	615	615	1,233	9,748	24,292
7	Communication	163	286	5,875	10,466	5,380	-	9,680	-	441	800	1,014	1,605	17,711	31,612
8	Legal & Professional Charges	257	461	14,759	20,625	4,376	-	19,079	-	697	1,291	1,799	1,139	28,705	56,962
9	Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	8	15	288	554	263	-	512	-	21	42	51	85	867	1,672
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	1	27	54	25	-	50	-	2	4	5	8	82	163
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	318	577	11,467	21,117	10,495	-	19,533	-	859	1,614	1,996	3,238	34,562	63,783
11	Interest & Bank Charges	33	70	1,204	2,573	1,098	-	2,381	-	90	197	219	395	3,628	7,775
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Outsourcing Expenses	433	772	15,668	28,262	14,346	-	26,142	-	1,174	2,160	2,713	4,334	47,229	85,367
	(ii) Business Support	4,342	8,285	156,666	303,335	143,197	-	280,585	-	11,701	23,181	30,006	52,815	488,337	936,264
	(iii) Entertainment	6	12	245	455	225	-	420	-	19	35	43	70	738	1,373
	(iv) Gain/(Loss) on Foreign Exchange	1	3	13	91	13	-	85	-	1	7	4	14	42	277
	(v) Subscription/Membership	30	47	1,110	1,724	1,020	-	1,595	-	84	132	185	264	3,348	5,207
	(vi) Insurance	3	6	100	222	92	-	206	-	7	17	18	34	302	671
	(vii) Pool Expenses	-	-	-	-	-	-	-	554	-	-	-	-	2,185	4,181
	(viii) Miscellaneous	15	19	540	684	496	-	631	-	41	52	86	105	1,628	2,063
13	Depreciation	207	386	7,471	14,137	6,834	-	13,077	-	558	1,080	1,310	2,168	22,515	42,701
14	Service Tax Expenses	231	272	8,408	9,951	7,761	-	9,205	-	639	760	1,327	1,526	25,387	30,058
	Total	10,569	19,362	387,291	712,639	345,235	-	659,197	554	28,577	54,177	69,162	113,561	1,169,911	2,171,433

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 30th September 2017

(Rs.'000)

	Particulars	As at 30th Sep 2017	As at 30th Sep 2016
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 809,993,749 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,099,937	7,500,000
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	7,499,219
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	7,499,219
	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	8,098,037	7,499,219



Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th September 2017

Shareholder	As at 30th September 2017		As at 30th September 2016	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	603,253,705	74.49	558,671,862	74.5
Future Enterprises Limited	206,550,000		191,250,000	
Shendra Advisory Services Pvt Ltd.	396,703,705		367,421,862	
Foreign	206,550,000	25.51	191,250,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	206,550,000		191,250,000	
Others				
Total	809,803,705	100	749,921,862	100

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

**Reserves and Surplus as on 30th September 2017**

(Rs. '000)

	Particulars	As at 30th Sep 2017	As at 30th Sep 2016
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

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th September 2017

(Rs. '000)

	Particulars	As at 30th Sep 2017	As at 30th Sep 2016
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-12 (A)-INVESTMENT SCHEDULE (POLICYHOLDERS)

Investments as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	8,605,824	6,214,359
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	5,817,600	4,347,831
(e) Other Securities	40,193	40,524
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	6,328,803	5,656,481
5. Other than Approved Investments	-	149,552
Total Long Term Investment	20,792,421	16,408,747
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	204,800	245,382
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	219,584	266,846
(bb) Preference	-	-
(b) Mutual Funds	592,472	300,592
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	122,274	-
(e) Other Securities (incl. fixed deposits)	199,550	252,828
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	234,310	174,267
5. Other than Approved Investments	14,603	392,873
Total Short Term Investment	1,587,592	1,632,787
Total	22,380,013	18,041,534

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

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

Investments as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,992,717	1,376,458
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,347,091	963,029
(e) Other Securities	9,307	8,976
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,465,463	1,252,890
5. Other than Approved Investments	-	33,125
Total Long Term Investment	4,814,579	3,634,477
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	47,422	54,351
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	50,846	59,105
(bb) Preference	-	-
(b) Mutual Funds	137,190	66,580
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	28,313	-
(e) Other Securities (incl. fixed deposits)	46,207	56,000
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	54,256	38,599
5. Other than Approved Investments	3,381	87,020
Total Short Term Investment	367,614	361,656
Total	5,182,193	3,996,133

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
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 2017

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2017	Additions	Deductions	As at 30th Sep 2017	As at 1st April 2017	For the Period	On Sales / Adjustments	As at 30th Sep 2017	As at 30th Sep 2017	As at 30th Sep 2016
Intangibles - Computer Softwares	288,026	5,866	-	293,892	244,174	15,272	-	259,446	34,446	31,910
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	175,127	769	7,031	168,865	128,604	10,077	7,031	131,650	37,215	60,204
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	48,535	649	1,062	48,122	40,019	1,721	1,052	40,688	7,434	11,434
Information & Technology Equipment	193,585	6,023	-	199,608	155,913	13,020	-	168,933	30,675	39,257
Vehicles	4,802	-	-	4,802	323	480	-	803	3,999	-
Office Equipment	75,724	2,106	623	77,207	59,884	3,507	614	62,777	14,430	18,171
Others	-	-	-	-	-	-	-	-	-	-
Total	785,799	15,413	8,716	792,496	628,917	44,077	8,697	664,297	128,199	160,976
Work in progress									17,712	25,684
Grand Total	785,799	15,413	8,716	792,496	628,917	44,077	8,697	664,297	145,911	186,660
Previous Year	693,199	63,196	7,748	748,647	552,252	42,701	7,282	587,671	164,482	

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE
Cash and Bank Balances as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
1. Cash (including cheques, drafts and stamps)	3,473	3,650
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	1,885	1,885
(b) Current Accounts	577,104	410,711
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	582,462	416,246
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	582,462	416,246
Outside India	-	-

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	29,536	28,532
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	106,096	146,028
6. Others	-	-
(i) Other Deposits	103,328	93,164
(ii) Advances to Employees	2,160	1,155
(iii) Advances recoverable in cash or kind	70,891	54,528
(iv) Unutilized Service Tax	269,013	29,753
(v) Service Tax paid in Advance	-	-
(vi) MAT Credit Entitlement	276,714	102,443
Total (A)	857,738	455,603
Other Assets		
1. Income accrued on Investments	844,549	635,530
2. Outstanding Premiums	163,928	17,149
3. Agents' Balances	972	929
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	2,007,801	1,558,775
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	50,994	-
8. Others		
(i) Investments Receivable	180,834	211,797
(ii) Interest Accrued other than investment	388	206
Total (B)	3,249,466	2,424,386
Total (A+B)	4,107,204	2,879,989

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
1. Agents Balances	73,005	46,404
2. Balances due to other Insurance Companies	1,705,941	1,454,127
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	82,611	101,661
5. Unallocated Premium	806,389	417,787
6. Sundry Creditors	682,827	854,862
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	14,674,317	12,167,744
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	44,631	53,543
11. Others -		
(i) Advance Received	3,048	2,373
(ii) Statutory Dues	289,696	81,484
(iii) Book Overdraft	223,268	-
Total	18,585,733	15,179,985

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
1. Reserve for Unexpired risk	7,237,853	5,422,596
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	211,848	106,524
Total	7,449,701	5,529,120

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th September 2017

(Rs. '000)

Particulars	As at 30th Sep 2017	As at 30th Sep 2016
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

**FORM NL-21 (Statement of Liabilities)***(Rs .in Lacs)*

Statement of Liabilities				
	As on 30th September 2017		As on 30th September 2016	
Description	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	95,664	72,379	82,150	55,580
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	95,664	72,379	82,150	55,580
Outstanding Claim Reserve (other than IBNR reserve)....(d)	100,476	71,470	82,863	57,822
IBNR Reserve.... ('e)	87,054	75,273	64,553	57,904
Total Reserves for Technical Liabilities				
....(f)=(c)+(d)+('e)	283,194	219,122	229,566	171,306

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-22: Geographical Distribution of Business
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: JULY 2017 - SEPTEMBER 2017

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	354.21	1,165.27	46.37	140.47	-	-	-	-	116.82	257.31	834.34	1,764.58	1,221.67	2,710.51	47.41	116.37	25.20	39.37	73.99	127.46	29.26	76.57	-	-	29.77	68.47	2,779.03	6,466.40
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	2.67	6.67	0.55	1.02	-	-	-	-	0.57	1.42	330.80	629.58	145.26	275.05	0.02	0.72	0.61	1.05	34.30	54.98	0.16	0.31	-	30.61	2.45	4.24	517.38	1,005.64
Bihar	12.84	16.16	0.07	0.96	-	-	-	-	5.51	22.77	243.75	533.01	135.99	316.22	3.14	8.31	0.02	0.14	10.25	15.23	0.03	0.03	-	-	4.94	7.44	416.54	920.26
Chandigarh	29.34	185.76	4.99	9.50	-	-	-	-	1.88	3.50	72.83	119.03	297.81	414.82	3.09	7.06	7.07	11.83	13.96	31.71	15.85	43.72	-	-	29.13	57.94	475.94	884.86
Chhattisgarh	18.15	25.87	4.82	9.33	-	-	-	-	4.30	6.45	115.49	173.29	227.78	485.91	3.41	6.59	10.71	13.87	9.14	10.36	0.13	0.45	-	-	3.00	5.44	396.93	737.55
Delhi	416.57	1,241.88	166.83	319.65	-	-	-	-	111.19	258.44	1,070.79	2,154.14	1,198.48	2,111.60	60.88	150.06	100.63	174.00	1,880.28	2,733.99	29.25	67.45	-	-	83.14	335.23	5,118.04	9,546.44
Goa	2.22	4.68	-	-	-	-	-	-	-	-	51.66	119.29	27.76	57.70	-	-	0.22	0.35	0.40	0.93	0.41	1.09	-	-	1.18	2.60	83.85	186.65
Gujarat	186.70	517.64	141.67	278.85	-	-	-	-	49.96	90.93	706.10	1,434.87	404.17	1,014.61	282.79	605.65	143.34	285.07	238.10	501.98	36.45	88.33	-	-	48.92	95.33	2,238.19	4,913.26
Haryana	41.13	73.38	10.84	30.68	-	-	-	-	1.49	3.20	194.64	455.49	218.40	380.06	0.63	2.19	2.81	3.69	5.88	11.26	1.35	2.36	-	-	59.27	118.92	536.43	1,081.24
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	1.24	3.46	-	-	-	0.00	-	-	-	-	-	-	-	0.00	1.24	3.46
Jammu & Kashmir	1.95	3.97	-	-	-	-	-	-	-	-	36.82	61.13	31.85	52.15	0.24	0.55	0.16	0.43	1.44	4.48	0.02	0.33	-	-	2.41	5.43	74.89	128.46
Jharkhand	17.18	24.19	(0.02)	1.11	-	-	-	-	21.32	39.68	252.72	532.71	254.60	521.20	0.43	2.59	0.35	0.58	14.74	25.44	0.30	0.41	-	-	5.25	6.37	566.86	1,154.27
Karnataka	171.11	524.77	72.55	225.26	-	-	-	-	35.56	74.70	1,051.97	2,120.13	849.20	1,849.32	40.73	95.73	22.97	34.15	667.60	710.62	3.85	9.41	-	-	38.70	92.31	2,954.25	5,736.40
Kerala	94.69	116.81	8.97	20.85	-	-	3.84	8.26	17.35	30.84	171.20	317.32	560.21	1,196.20	12.75	27.43	5.96	11.06	82.10	171.47	7.89	18.29	-	-	97.30	119.93	1,062.25	2,038.46
Madhya Pradesh	25.12	52.27	18.20	33.25	-	-	-	-	1.55	8.47	151.31	311.86	285.02	557.15	16.12	32.86	18.85	23.76	24.76	45.99	2.47	5.65	-	-	19.25	89.75	562.66	1,161.01
Maharashtra	2,263.81	5,241.03	569.22	1,725.35	-	-	-	-	324.17	835.42	4,111.83	8,146.07	3,668.74	6,888.01	442.81	814.15	1,879.75	3,684.02	1,729.60	6,057.30	144.15	292.30	6.38	184.13	1,943.94	4,441.14	17,084.40	38,308.91
Orissa	12.72	30.64	1.74	7.36	-	-	-	-	18.64	45.77	122.43	247.90	138.62	263.95	2.66	4.39	3.01	5.27	24.41	45.79	0.32	1.10	-	-	12.76	27.91	337.29	680.08
Punjab	23.91	55.46	8.09	14.42	-	-	-	-	0.14	0.58	174.52	394.22	147.44	355.48	0.61	1.00	14.25	20.07	34.89	68.32	56.37	134.12	-	-	51.97	100.60	512.17	1,144.28
Rajasthan	29.70	55.41	1.81	7.25	-	-	-	-	4.63	17.12	252.47	506.91	541.99	1,094.24	7.62	19.69	10.98	17.77	12.96	30.58	5.50	13.36	-	-	20.61	41.92	888.28	1,804.24
Tamil Nadu	311.01	1,506.71	160.67	330.18	-	-	-	-	59.59	267.91	895.30	1,696.37	960.14	1,967.19	65.77	131.77	70.09	161.28	150.41	244.25	14.22	34.31	-	-	135.63	268.67	2,822.82	6,608.64
Telangana	6.31	10.55	-	-	-	-	-	-	-	0.46	77.40	175.76	130.72	305.01	0.21	1.43	0.92	2.83	1.70	3.69	-	-	-	-	0.74	1.99	218.00	501.72
Tripura	0.11	0.11	-	-	-	-	-	-	-	-	2.05	19.42	26.80	-	-	-	-	0.43	0.70	0.01	0.01	-	-	-	0.20	0.22	22.22	32.49
Uttar Pradesh	72.17	157.60	9.50	20.25	-	-	-	-	7.46	11.32	516.36	1,059.83	383.02	777.60	5.83	9.32	204.53	722.91	189.58	690.96	0.24	1.65	-	-	290.37	606.17	1,679.06	4,057.60
Uttarakhand	45.37	77.12	0.59	0.88	-	-	-	-	0.20	0.33	151.32	282.51	98.50	170.51	0.21	1.13	21.72	42.22	3.34	5.44	0.29	0.50	-	-	23.24	45.44	344.78	626.08
West Bengal	106.42	272.89	42.61	187.43	-	-	-	-	30.70	112.63	524.46	994.93	910.47	1,707.80	16.54	33.86	8.36	17.68	253.99	523.06	15.89	32.10	-	48.65	52.01	94.40	1,961.46	4,025.44
Puducherry	41.01	41.01	1.41	1.41	-	-	-	-	-	-	102.81	204.57	150.35	272.92	0.70	0.70	0.95	0.95	1.06	1.06	0.08	0.08	-	-	4.76	4.76	303.13	527.45
	4,286.45	11,407.84	1,271.46	3,365.46	-	-	3.84	8.26	813.01	2,089.23	12,215.37	24,440.13	13,008.84	25,775.45	1,014.60	2,073.55	2,553.43	5,274.33	5,459.30	12,117.09	364.47	823.93	6.38	263.39	2,960.93	6,642.64	43,958.09	94,281.29

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

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

Reinsurance Risk Concentration as on September 30, 2017

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	-	-	-	-	
2	No. of Reinsurers with rating AA but less than AAA	4	617.02	19.89	2.11	7.41%
3	No. of Reinsurers with rating A but less than AA	31	1,040.62	264.79	2,243.08	41.16%
4	No. of Reinsurers with rating BBB but less than A	9	3,990.57	688.96	228.37	50.29%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other than GIC	10	-	-	98.35	1.14%
	Total	54	5,648.20	973.65	2,571.91	100.00%

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

**FORM NL-24 Ageing of Claims**

Ageing of Claims as on September 30, 2017

(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	38	36	30	61	31	196	1,822.05
2	Marine Cargo	225	366	152	51	93	887	872.39
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	11	9	39	17	7	83	402.36
5	Motor OD	12,318	7,954	839	229	95	21,435	6,109.23
6	Motor TP	1	8	15	30	139	193	1,693.43
7	Health	15,907	1,812	201	36	9	17,965	4,092.64
8	Overseas Travel	31	31	7	4	16	89	113.47
9	Personal Accident	178	249	173	53	40	693	1,478.61
10	Liability		2	-	-	1	3	13.09
11	Crop	4	1,068	-	-	-	1,072	696.26
12	Miscellaneous	823	363	246	90	31	1,553	1,248.03

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007



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	841	1,232	-	943	6,933	7,684	3,321	185	952	44	4,812	-	2,165	29,112
2	Claims reported during the period	364	1,581	-	127	26,569	596	19,579	220	1,090	10	71	-	2,775	52,982
3	Claims Settled during the period	196	887	-	83	21,435	193	17,965	89	693	3	1,072	-	1,553	44,169
4	Claims Repudiated during the period	42	53	-	11	305	-	838	87	222	1	-	-	102	1,661
5	Claims closed during the period	85	198	-	21	1,326	1	-	-	-	7	-	-	374	2,012
6	Claims O/S at End of the period	929	1,769	-	960	10,531	8,123	4,097	229	1,127	44	3,838	-	2,929	34,576
	Less than 3months	282	1,025	-	110	8,401	592	3,737	149	619	8	67	-	1,759	16,749
	3 months to 6 months	187	414	-	79	1,136	698	266	26	312	6	3,393	-	524	7,041
	6months to 1 year	256	181	-	89	411	1,120	70	39	133	11	-	-	242	2,552
	1year and above	204	149	-	682	583	5,713	24	15	63	19	378	-	404	8,234

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 2017

Name of Insurer: Future Generali India Insurance Co Ltd
CIN: U66030MH2006PLC165287
IRDA Registration No 132. dated 4th September, 2007

Classification: Business within India / Total Business

Table I - REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURED CLAIMS

(Rs .in Lacs)

Item No:	Description (Class Of Business)	Gross Written Premium	Net Written Premium	Gross Claims Incurred	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	24,344	5,937	16,558	2,751	2,434	2,484	2,484
02	Marine Cargo	3,935	2,918	4,534	3,112	584	934	934
03	Marine Hull							
	Miscellaneous:							
04	Motor	93,478	80,224	70,493	56,047	16,045	16,814	16,814
05	Engineering	3,609	1,087	1,862	572	361	279	361
06	Aviation	303	14	1,291	13	30	194	194
07	Liability	1,563	669	457	81	235	103	235
08	Health Insurance	34,616	27,668	23,758	18,828	5,534	5,648	5,648
09	Miscellaneous	14,392	10,201	5,553	4,600	2,040	1,380	2,040
10	Crop Insurance	0	0	7,528	2,992	-	1,129	1,129
	Total	176,241	128,718	132,034	88,996	27,263	28,965	29,839

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-27: OFFICES INFORMATION FOR NON-LIFE

Date: July 2017 - September 2017

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

FORM - 3B

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

CIN: U66030MH2006PLC165287

Registration Number :132

Statement as on :30th Sept 2017

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	223,036.30
	b. Investments (Shareholder's Fund)	8A	53,095.69
2	Loans	9	-
3	Fixed Assets	10	1,458.35
4	Current Assets		
	a. Cash and Bank	11	6,525.34
	b. Advances and Other Assets	12	36,472.10
5	Current Liabilities		
	a. Current Liabilities	13	-182,430.14
	b. Provisions	14	-74,530.85
	c. Misc Exp not written Off	15	0.00
	d. Debit Balance of P and L A/c		17,667.31
	Application of Funds as per Balance Sheet (A)		81,294.11

No	PARTICULARS	SCH	AMOUNT
1	Less: Other Assets		
	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,458.35
3	Cash and Bank Balance (If any)	11	6,525.34
4	Advances and Other Assets (If Any)	12	36,472.10
5	Current Liabilities	13	(182,430.14)
6	Provisions	14	(74,530.85)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		17,667.31
	TOTAL (B)		(194,837.88)
	(A-B)		276,131.99

'Investment Assets' as per FORM 3B

Section II

No	Investment Assets	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%		12,636.46	53,081.32	65,717.78	23.83		65,717.78	67,151.53
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%		20,864.26	87,643.39	108,507.64	39.34		108,507.64	111,392.08
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			15,542.26	65,287.57	80,829.83	29.31	0.00	80,829.83	81,875.54
	2. Other Investments			0.00	0.00					
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			0.00	0.00	0.00	0.00	(1.52)	(1.52)	2,704.29
	2. Other Investments			0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Approved Investments	Not Exceeding 55%		16,596.43	69,715.74	86,312.17	31.29	304.03	86,616.19	89,670.68
	d) Other Investments			32.42	136.19	168.61	0.06	11.23	179.84	179.84
	Total Investment Assets	100%		53,035.37	222,782.89	275,818.25	100.00	313.74	276,131.99	285,822.42

CERTIFICATION

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

Note: 1. (+) FRSM refers to 'Funds Representing Solvency Margin'

2. Other Investments are as permitted under 27B(3)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

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

Signature : Sd/-

Full Name : Ritesh Jiwarajka

Head of Finance

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-29

Detail regarding debt securities

Insurer:

Future Generali India Insurance Company Ltd

Date:

As on September 30, 2017

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30th Sep 2017	As % of total for this class	As at 30th Sep 2016	As % of total for this class	As at 30th Sep 2017	as % of total for this class	As at 30th Sep 2016	as % of total for this class
Break down by credit rating								
AAA rated	115,665.38	42.51	102,116.44	47.58	111,178.97	42.37	97,776.23	47.71
AA or better	50,535.02	18.57	32,430.97	15.11	48,078.46	18.32	30,714.07	14.99
Rated below AA but above A	-	-	1,920.93	0.89	-	-	1,826.77	0.89
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	105,903.09	38.92	78,170.86	36.42	103,155.64	39.31	74,619.49	36.41
Total	272,103.49	100.00	214,639.21	100.00	262,413.06	100.00	204,936.56	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,841.21	2.15	5,024.36	2.34	5,820.57	2.22	4,999.32	2.44
more than 1 year and upto 3 years	33,441.95	12.29	21,339.30	9.94	32,597.16	12.42	20,888.83	10.19
More than 3 years and up to 7 years	76,523.19	28.12	74,065.43	34.51	73,051.66	27.84	70,880.91	34.59
More than 7 years and up to 10 years	98,283.48	36.12	60,620.00	28.24	94,792.95	36.12	57,691.48	28.15
above 10 years	58,013.65	21.32	53,590.13	24.97	56,150.72	21.40	50,476.02	24.63
Total	272,103.49	100.00	214,639.21	100.00	262,413.06	100.00	204,936.56	100.00
Breakdown by type of the issuer								
a. Central Government	68,707.30	25.25	52,615.19	24.51	67,221.93	25.62	50,385.98	24.59
b. State Government	37,195.78	13.67	25,555.67	11.91	35,933.71	13.69	24,233.51	11.82
c. Corporate Securities	166,200.40	61.08	136,468.35	63.58	159,257.42	60.69	130,317.06	63.59
Total	272,103.49	100.00	214,639.21	100.00	262,413.06	100.00	204,936.56	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.

FORM NL-30 Analytical Ratios

Analytical Ratios as on September 30, 2017					
Sl.No.	Particular	Total			
		For Q2 2017-16	Upto Q2 2017-16	For Q2 2016-17	Upto Q2 2016-17
1	Gross Direct Premium Growth Rate	19%	14%	11%	9%
	Fire	26%	21%	20%	4%
	Marine	-3%	-1%	0%	0%
	Accident	108%	107%	10%	2%
	Health	16%	27%	115%	35%
	Engineering	4%	13%	-16%	-5%
	Aviation	22%	19%	-36%	-31%
	Liability	6%	-2%	-3%	0%
	Motor (OD)	-6%	-12%	-14%	-8%
	Motor (TP)	60%	47%	28%	35%
	Motor (Total)	19%	11%	-1%	5%
	Workmen Compensation	-9%	-12%	11%	11%
	Others	5%	-6%	23%	24%
	Miscellaneous (Total)	20%	14%	10%	10%
2	Gross Direct Premium to Net Worth	0.69	1.48	0.76	1.71
3	Growth rate of Net Worth	32%	32%	3%	3%
4	Net Retention Ratio	79%	76%	67%	64%
	Fire	39%	26%	28%	20%
	Marine	81%	75%	79%	78%
	Accident	87%	86%	88%	85%
	Health	64%	74%	63%	70%
	Engineering	23%	26%	32%	33%
	Aviation	1%	1%	9%	17%
	Liability	37%	39%	56%	59%
	Motor (OD)	93%	93%	65%	64%
	Motor (TP)	94%	94%	94%	94%
	Motor (Total)	94%	94%	76%	76%
	Workmen Compensation	95%	95%	95%	95%
	Others	61%	61%	53%	37%
	Miscellaneous (Total)	84%	85%	71%	70%
5	Net Commission Ratio	-3%	-1%	-4%	-2%
	Fire	5%	6%	1%	4%
	Marine	13%	13%	13%	14%
	Accident	12%	12%	9%	10%
	Health	0%	1%	-3%	-1%
	Engineering	-17%	-16%	-16%	-14%
	Aviation	-2750%	-2200%	-41%	-13%
	Liability	-26%	-17%	18%	18%
	Motor (OD)	-4%	-4%	-12%	-8%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	-2%	-2%	-7%	-4%
	Workmen Compensation	12%	11%	7%	7%
	Others	-60%	-26%	-4%	-12%
	Miscellaneous (Total)	-4%	-2%	-5%	-3%
6	Expense of Management to Gross Direct Premium	32%	30%	37%	31%
7	Expense of Management to Net Written Premium	40%	38%	55%	48%
8	Net Incurred Claims to Net Earned Premium	76%	74%	80%	84%
9	Combined Ratio	106%	105%	123%	123%
10	Technical Reserves to Net Premium Ratio	6.19	2.98	7.11	3.29
11	Underwriting Balance Ratio	(0.10)	(0.12)	(0.21)	(0.24)
12	Operating Profit Ratio	3%	4%	-5%	-8%
13	Liquid Assets to Liabilities Ratio	0.12	0.12	0.14	0.14
14	Net Earning Ratio	7%	6%	0%	-2%
15	Return on Net Worth Ratio	4%	6%	0%	-2%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.81	1.81	1.51	1.51
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		809,803,705		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		0.50		-0.17
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.50		-0.17
6	(iv) Book value per share (Rs)		7.86		6.78

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007


FORM NL-31 - Related Party Transactions
Related Party Transactions for the period ended 30th September 2017
(Rs in '000)

SL.N o.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 30th Sep 2017	Up to the Quarter ended 30th Sep 2017	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Future Enterprises Limited	Joint Venturer	Rent & Maintenance for premises hired	320	320	306	612
			Operating expenses	-	-	-	119
			Insurance Premium	858	858	59	675
			Insurance Claims paid	-	-	-	-
			Deposit Received	-	-	-	300
			Deposit Paid	-	-	300	300
			Unallocated Premium received/(paid)	235	235	-	1,157
			Equity Shares Issued	-	-	102,000	102,000
2	Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	190,041	354,776	116,569	255,311
			Commission on reinsurance ceded	29,660	50,084	20,001	44,977
			Claims recovery on reinsurance	103,860	208,260	103,600	190,225
			Recovery towards Expenses Incurred	-	205	-	-
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venturer	Equity Shares Issued	Nil	Nil	102,000	102,000
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	Nil	Nil	195,219	195,219
5	Key Managerial Personnel	MD & CEO,CFO/ Head of Finance and Company Secretary	Remuneration for the period	6,968	13,936	8,698	17,395
			Insurance Premium received	-	-	-	37
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	4,230	9,595	8,104	8,104
			Operating expenses incurred by our company on their behalf	263	6,297	4,286	4,286
			Rent/Elect. Deposits on our behalf	-	-	8,176	8,176
			Rent/Elect. Deposits by our company on their behalf	-	-	56	56
			Other transactions	-	-	38	306
			Settlement paid/ (received)	-	10,000	-	-
			Insurance Premium	349	349	5	74
			Unallocated Premium received/(paid)	13	13	-	-
			Insurance Claims Paid	-	-	-	-
			Insurance Premium Paid	3,143	3,143	-	2,750

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-32

Date: **July 2017 - September 2017**

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	Trade Credit Insurance		IRDAI/NL/Pr/FGIICL/F&U/36/2017-18	Miscellaneous		25/Jun/16	17/Apr/17
2	Fire Add on Covers (27 covers)		IRDAI/NL/P/FGIICL/39/2017-18	Property		29/Nov/16	19/Apr/17
3	Media Liability		IRDAI/NL/P/FGIICL/131/2017-18	Liability		11/Jun/17	30/Jun/17
4	Public Offering of Securities Insurance		IRDAI/NL/P/FGIICL/132/2017-18	Liability		11/Jun/17	30/Jun/17
5	Pradhan Mantri Fasal Bima Yojna (PMSBY)		IRDAI/NL/P/FGIICL/133/2017-18	Rural		19/Jun/17	4/Jul/17
6	Janata Personal Accident – Group		FGIPAGP18010V011718	Personal Accident		23/Jun/17	5/Jul/17
7	Health Total – Addition of direct sales discount		IRDAI/HLT/FGII/P-H/V.I/02/15-16	Health		15/Dec/16	17/Jul/17
8	Cyber Risk Insurance		IRDAI/NL/P/FGIICL/214/2017-18	Liability		11/Aug/17	6/Sep/17
9	POS - Future Travel Suraksha Select		IRDA/Inter/PoS/FGIIC/17-18	Travel		27/Jul/17	21/Aug/17

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 30th September 2017
(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		262,652
	Deduct:		
(B)	Current Liabilities as per BS		26,395
(C)	Provisions as per BS		219,122
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		17,135
(F)	Available Assets		51,748
	Deduct:		
(G)	Other Liabilities		14,837
(H)	Excess in Shareholder's funds (F-G)		36,911
(I)	Total ASM (E+H)		54,046
(J)	Total RSM		29,839
(K)	Solvency Ratio (Total ASM/ Total RSM)		1.81

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL- 34: Board of Directors & Key Person

Date: July 2017 - September 2017

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	Ms. Bhavna Doshi	Independent Director	Nil
8	Dr. Devi Singh	Independent Director	Nil
9	Mr. Abhinandan .K.Jain	Independent Director	Designated as Independent Director w.e.f August 11, 2017
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Easwara Narayanan	Chief Operating Officer	Nil
13	Mr. Milan P. Shirodkar	Chief Investment Officer	Nil
12	Mr. Raghavendra Rao	Head Retail Sales	Nil
13	Mr. Deepak Prasad	Head - Corporate Sales	Nil
14	Mr. Ajay Panchal	Chief Risk Officer	Nil
15	Mr. Ashwani Kumar Arora	Appointed Actuary	Nil
16	Mr. Krishnan Gopalakrishnan	Principal Compliance Officer, Company Secretary and Head - Legal	Nil
17	Mr. Ritesh Jiwarajka	Head of Finance	Nil
18	Mr. Piyush Patwa	Finance Controller	Nil

Key Management Persons as defined in IRDAI Corporate Governance Guidelines issued by IRDAI on May 18, 2016.

Form 7A

Future Generali India Insurance Co. Ltd (Registration No 132)

CIN: U66030MH2006PLC165287

STATEMENT AS ON: 30th Sep 2017

Name of the Fund:

General Insurance

Details of Investment Portfolio
Periodicity of Submission : Quarterly

Interest rate											Has there been any principal waiver?					
C OI	Compa ny Name	Instru ment Type	Interes t rate % has there been any revisio n	Total O/S (Book Value)	Defaul t Princip al (Book Value)	Defaul ty Interes t (Book Value)	Princip al due from	Interes t due from	Deferr ed princip al	Deferr ed interes t	Rolled Over?	Amou nt	Board Appro val ref	Classifica tion	Provis ion (%)	Provis ion (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:-

1. Total Investment Assets
2. Gross NPA is investments
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions

Sd/-

Full Name and Designation: **Ritesh Jiwarajka**
Head of Finance

Signature : _____
Full Name : Ritesh Jiwarajka
Head of Finance

FORM-2

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

CIN: U66030MH2006PLC165287

Registration Number : 132

Statement as on :30th Sep 2017

Statement of Down Graded Investments

Periodicity of Submission : Quarterly

PART-A

(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>								
1									
2									
B	<u>As on Date</u>								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	280.09	09/10/2012	CARE	CARE AAA	CARE AA+	24/03/2017	
2	9.15% Tata Steel Ltd (Mat Dt.24 Jan 2021) SeriesII	EPBT	1,016.11	11/08/2016	CARE	CARE AA+	CARE AA	18/01/2017	

CERTIFICATION

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

Sd/-

Full Name : Ritesh Jiwarajka

Head 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
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-38

Quarterly Business Returns across line of Business for as on September 30, 2017

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	4,286.45	31,462	3,388.66	20,393	11,407.84	61,666	9,438.81	39,803
2	Cargo & Hull	1,271.46	7,425	1,310.27	6,844	3,365.46	16,281	3,405.49	13,932
3	Motor TP	13,008.84	5,917	8,134.32	4,644	25,775.45	14,753	17,535.68	8,087
4	Motor OD	12,215.37	168,866	13,046.75	160,654	24,440.13	340,643	27,878.46	351,103
5	Engineering	813.01	1,558	781.55	1,305	2,089.23	3,236	1,846.73	2,919
6	Workmen's Compensatio	584.56	3,762	645.60	3,949	1,260.09	7,841	1,430.53	8,100
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	3.84	-	3.14	-	8.26	2	6.93	2
9	Personal Accident	2,553.43	84,455	1,229.13	76,235	5,274.33	150,774	2,547.49	141,809
10	Health	5,823.77	24,342	5,041.88	24,058	12,941.01	53,964	10,222.87	54,649
11	Others*	3,397.36	106,227	3,220.09	31,432	7,719.49	167,096	8,139.59	59,549
		43,958.09	434,014	36,801.40	329,514	94,281.29	816,256	82,452.57	679,953

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-39

Date:

July 2017-September 2017

(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	18,501	1,554.16	4,060,717.26
		Social			
2	Cargo & Hull	Rural	1,973	256.91	644,710.13
		Social			
3	Motor TP	Rural	4,253	4,878.52	-
		Social			
4	Motor OD	Rural	56,484	3,942.39	262,569.96
		Social			
5	Engineering	Rural	453	205.96	527,695.50
		Social			
6	Workmen's Compensation	Rural	1,115	200.32	65,076.88
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	50,327	371.29	166,477.67
		Social			
10	Health	Rural	7,033	342.24	6,370.67
		Social			
11	Others*	Rural	94,609	832.77	(1,873,000.89)
		Social			
Total		Rural	234,748	12,584.57	3,860,617.18
		Social	-	-	-

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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

Date: July 2017-September 2017

FORM NL-40 - Business Acquisition through different channels

(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	92,095	11,747.95	86,466	9,919.36	182,463	23,572.74	183,889	21,212.96
2	Corporate Agents-Banks	120,522	2,137.51	78,332	1,238.03	221,692	3,985.38	143,564	2,305.06
3	Corporate Agents -Others	16,298	1,207.05	14,496	855.80	33,032	2,823.86	26,877	1,566.19
4	Brokers	112,686	14,310.17	48,198	10,607.58	174,707	32,798.90	99,513	26,743.22
5	Micro Agents	1	2.21	3	1.26	1	2.21	3	1.26
6	Direct Business	90,369	14,454.45	100,336	14,093.78	199,621	30,862.26	222,346	30,376.58
7	Others	1,299	70.61	672	54.97	3,078	171.64	2,066	199.46
	Total (A)	433,270	43,929.96	328,503	36,770.78	814,594	94,216.99	678,258	82,404.72
1	Referral (B)	744	28.13	1,011	30.62	1,662	64.30	1,695	47.85
	Grand Total (A+B)	434,014	43,958.09	329,514	36,801.40	816,256	94,281.29	679,953	82,452.57

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

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FROM NL-41 GRIEVANCE DISPOSAL

Date: September 30, 2017

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO July 1, 2017 to September 30, 2017 DURING THE FINANCIAL YEAR 2017-18

SI. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	5	42	12	1	34	0	111
b)	Claim	1	130	44	7	77	3	269
c)	Policy Related	1	82	59	2	19	3	244
d)	Premium	0	2	0	0	2	0	7
e)	Refund	0	1	0	0	1	0	5
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	1	1	0	0	2	0	6
h)	Product	0	16	1	0	15	0	27
i)	Others	1	38	12	1	26	0	90
	Total Number of complaints:	9	312	128	11	176	6	759

2	Total No. of policies during previous year:	1373056
3	Total No. of claims during previous year:	219111
4	Total No. of policies during current year:	810249
5	Total No. of claims during current year:	103790
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	6.05
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	25.92

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	6	0	6
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	6	0	6

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