

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

**Revenue Account For the Quarter Ended 30th June 2010**

(Rs. '000 )

<b>Fire Insurance Business</b>					
<b>Particulars</b>	<b>Schedule</b>	<b>For the Quarter ended 30th June 2010</b>	<b>Up to the Quarter ended 30th June 2010</b>	<b>For the Quarter ended 30th June 2009</b>	<b>Up to the Quarter ended 30th June 2009</b>
1. Premiums earned (Net)	1	9,975	9,975	3,890	3,890
2. Profit/Loss on sale/redemption of Investments		921	921	238	238
3. Others (to be specified )		26	26	9	9
4. Interest , Dividend & Rent - Gross		6,094	6,094	1,570	1,570
<b>Total (A)</b>		<b>17,015</b>	<b>17,015</b>	<b>5,707</b>	<b>5,707</b>
1. Claims Incurred ( Net )	2	10,554	10,554	13,118	13,118
2. Commission	3	(24,444)	(24,444)	(19,231)	(19,231)
3. Operating Expenses related to Insurance Business	4	80,603	80,603	34,958	34,958
4. Premium deficiency		-	-	-	-
<b>Total (B)</b>		<b>66,713</b>	<b>66,713</b>	<b>28,845</b>	<b>28,845</b>
<b>Operating Profit / (Loss) from Fire</b>		<b>(49,698)</b>	<b>(49,698)</b>	<b>(23,138)</b>	<b>(23,138)</b>
<b>Appropriations</b>					
Transfer to Shareholders' Funds		(49,698)	(49,698)	(23,138)	(23,138)
Transfer to Catastrophe Reserve					
Transfer to Other Reserves (to be specified)					
<b>Total (C)</b>		<b>(49,698)</b>	<b>(49,698)</b>	<b>(23,138)</b>	<b>(23,138)</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

**Revenue Account For the Quarter Ended 30th June 2010**

(Rs. '000 )

<b>Marine Insurance Business</b>					
<b>Particulars</b>	<b>Schedule</b>	<b>For the Quarter ended 30th June 2010</b>	<b>Up to the Quarter ended 30th June 2010</b>	<b>For the Quarter ended 30th June 2009</b>	<b>Up to the Quarter ended 30th June 2009</b>
1. Premiums earned (Net)	1	23,517	23,517	8,040	8,040
2. Profit/Loss on sale/redemption of Investments		386	386	79	79
3. Others (to be specified )		11	11	3	3
4. Interest , Dividend & Rent - Gross		2,553	2,553	520	520
<b>Total (A)</b>		<b>26,467</b>	<b>26,467</b>	<b>8,642</b>	<b>8,642</b>
1. Claims Incurred ( Net )	2	9,116	9,116	6,366	6,366
2. Commission	3	(6,714)	(6,714)	(837)	(837)
3. Operating Expenses related to Insurance Business	4	33,857	33,857	11,890	11,890
4. Premium deficiency		-	-	-	-
<b>Total (B)</b>		<b>36,259</b>	<b>36,259</b>	<b>17,420</b>	<b>17,420</b>
<b>Operating Profit / (Loss) from Marine</b>		<b>(9,791)</b>	<b>(9,791)</b>	<b>(8,777)</b>	<b>(8,777)</b>
<b>Appropriations</b>					
Transfer to Shareholders' Funds		(9,791)	(9,791)	(8,777)	(8,777)
Transfer to Catastrophe Reserve					
Transfer to Other Reserves (to be specified)					
<b>Total(C)</b>		<b>(9,791)</b>	<b>(9,791)</b>	<b>(8,777)</b>	<b>(8,777)</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

**Revenue Account For the Quarter Ended 30th June 2010**

(Rs. '000 )

<b>Miscellaneous Insurance business</b>					
<b>Particulars</b>	<b>Schedule</b>	<b>For the Quarter ended 30th June 2010</b>	<b>Up to the Quarter ended 30th June 2010</b>	<b>For the Quarter ended 30th June 2009</b>	<b>Up to the Quarter ended 30th June 2009</b>
1. Premiums earned (Net)	1	565,644	565,644	326,402	326,402
2. Profit/Loss on sale/redemption of Investments		4,694	4,694	1,963	1,963
3. Others (to be specified )		132	132	72	72
4. Interest , Dividend & Rent - Gross		31,063	31,063	12,945	12,945
<b>Total (A)</b>		<b>601,532</b>	<b>601,532</b>	<b>341,383</b>	<b>341,383</b>
1. Claims Incurred ( Net )	2	520,072	520,072	276,565	276,565
2. Contribution to Solutium Fund		-	-	-	-
3. Commission	3	(26,974)	(26,974)	(16,819)	(16,819)
4. Operating Expenses related to Insurance Business	4	415,061	415,061	299,007	299,007
5. Premium deficiency		-	-	-	-
<b>Total (B)</b>		<b>908,159</b>	<b>908,159</b>	<b>558,753</b>	<b>558,753</b>
<b>Operating Profit / (Loss) from Miscellaneous</b>		<b>(306,627)</b>	<b>(306,627)</b>	<b>(217,370)</b>	<b>(217,370)</b>
<b>Appropriations</b>					
Transfer to Shareholders' Funds		(306,627)	(306,627)	(217,370)	(217,370)
Transfer to Catastrophe Reserve					
Transfer to Other Reserves (to be specified)					
<b>Total(C)</b>		<b>(306,627)</b>	<b>(306,627)</b>	<b>(217,370)</b>	<b>(217,370)</b>

Profit and Loss Account For the Quarter Ended 30th June 2010

(Rs. '000)

Particulars	Schedule	For the Quarter ended 30th June 2010	Up to the Quarter ended 30th June 2010	For the Quarter ended 30th June 2009	Up to the Quarter ended 30th June 2009
<b>1. Operating Profit / (Loss)</b>					
(a) Fire Insurance		(49,698)	(49,698)	(23,138)	(23,138)
(b) Marine Insurance		(9,791)	(9,791)	(8,777)	(8,777)
(c) Miscellaneous Insurance		(306,627)	(306,627)	(217,370)	(217,370)
<b>2. Income from investments</b>					
(a) Interest, Dividend & Rent - Gross		23,413	23,413	22,605	22,605
Add: Amortisation write up on Securities		702	702	237	237
Less: Amortisation write down on Securities		(738)	(738)	(822)	(822)
(b) Profit on sale of investments		3,533	3,533	3,340	3,340
Less : Loss on sale of investments		-	-	-	-
<b>3. Other Income ( To be specified )</b>		-	-	-	-
<b>Total (A)</b>		<b>(339,206)</b>	<b>(339,206)</b>	<b>(223,926)</b>	<b>(223,926)</b>
<b>4. Provisions (Other than taxation)</b>					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(b) Others ( to be specified )		-	-	-	-
Foreign Exchange Gain		-	-	-	-
<b>5. Other Expenses</b>					
(a) Expenses other than those related to Insurance Business		-	-	-	-
(b) Bad Debts written off		-	-	-	-
(c) Others ( to be specified )(Refer note no. 8)		-	-	-	-
<b>Total (B)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Profit before Tax	(A-B)	(339,206)	(339,206)	(223,926)	(223,926)
Provision for Taxation		-	-	-	-
Fringe Benefit Tax		-	-	756	756
Deferred Tax		-	-	-	-
<b>Appropriations</b>					
(a) Interim dividends paid during the year		-	-	-	-
(b) Proposed final dividend		-	-	-	-
(c) Dividend distribution tax		-	-	-	-
(d) Transfer to any Reserves or Other Accounts ( to be specified )		-	-	-	-
<b>Balance of profit / loss brought forward from last year</b>		<b>(1,943,646)</b>	<b>(1,943,646)</b>	<b>(1,046,605)</b>	<b>(1,046,605)</b>
<b>Balance carried forward to Balance Sheet</b>		<b>(2,282,852)</b>	<b>(2,282,852)</b>	<b>(1,271,287)</b>	<b>(1,271,287)</b>

## Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

### Balance Sheet as at 30th June 2010

(Rs.' 000 )

Particulars	Schedule	As at 30th June 2010	As at 30th June 2009
<b>Source of Funds</b>			
Share Capital	5	3,100,000	2,200,000
Share Application Money		375,000	-
Reserves and Surplus	6	-	-
Fair Value Change Account		303	1,233
Borrowings	7	-	-
<b>Total</b>		<b>3,475,303</b>	<b>2,201,233</b>
<b>Application of Funds</b>			
Investments	8	3,643,108	1,746,363
Loans	9	-	-
Fixed Assets	10		
Gross Block		487,892	226,028
Less Accumulated Depreciation		219,633	88,361
Net Block		268,259	137,667
Capital Work in Process		132	156,753
		268,391	294,419
Deffered Tax Assets		-	-
Current Assets			
(i) Cash and Bank balances	11	57,182	219,294
(ii) Advances and Other Assets	12	1,400,855	685,810
		1,458,037	905,104
Current Liabilities	13	2,588,801	1,082,808
Provisions	14	1,588,285	933,133
		4,177,086	2,015,940
Net Current Assets		(2,719,048)	(1,110,836)
Miscellaneous Expenditure ( to the extent not written off or adjusted )	15	-	-
Debit balance in Profit and Loss Account		2,282,852	1,271,287
<b>Total</b>		<b>3,475,303</b>	<b>2,201,233</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132, dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the quarter ended on and to Balance Sheet as at 30th June 2010***SCHEDULE - 1 Premium Earned (Net) For the Quarter Ended 30th June 2010***(Rs. '000 )*

Particulars	Total		Total	
	For the quarter ended 30th June 2010	Up to the Quarter ended 30th June 2010	For the quarter ended 30th June 2009	Up to the Quarter ended 30th June 2009
Premium from direct Business written	1,596,693	1,596,693	914,750	914,750
Add : Premium on reinsurance accepted	22,120	22,120	10,509	10,509
Less : Premium on reinsurance ceded	774,515	774,515	395,293	395,293
Net Premium	844,299	844,299	529,966	529,966
Adjustment for change in reserve for unexpired risks	245,162	245,162	191,634	191,634
<b>Total Premium Earned (Net)</b>	<b>599,137</b>	<b>599,137</b>	<b>338,333</b>	<b>338,333</b>

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

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the quarter ended on and to Balance Sheet as at 30th June 2010*

**SCHEDULE - 2 CLAIMS INCURRED [NET] For the Quarter Ended 30th June 2010**

*(Rs. ' 000 )*

<b>Particulars</b>	<b>For the quarter ended 30th June 2010</b>	<b>Up to the Quarter ended 30th June 2010</b>	<b>For the quarter ended 30th June 2009</b>	<b>Up to the Quarter ended 30th June 2009</b>
Claims paid				
Direct claims	554,771	554,771	271,166	271,166
Add Claims Outstanding at the end of the year	1,112,487	1,112,487	410,304	410,304
Less Claims Outstanding at the beginning of the year	902,491	902,491	287,663	287,663
Gross Incurred Claims	764,768	764,768	393,806	393,806
Add :Re-insurance accepted to direct claims	24	24	-	-
Less :Re-insurance Ceded to claims paid	225,050	225,050	97,757	97,757
<b>Total Claims Incurred</b>	<b>539,742</b>	<b>539,742</b>	<b>296,049</b>	<b>296,049</b>

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

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the quarter ended  
on and to Balance Sheet as at 30th June 2010*

**SCHEDULE - 3 COMMISSION For the Quarter Ended 30th June 2010**

*(Rs. '000)*

Particulars	For the quarter ended 30th June 2010	Up to the Quarter ended 30th June 2010	For the quarter ended 30th June 2009	Up to the Quarter ended 30th June 2009
Commission paid				
Direct	58,854	58,854	35,784	35,784
Add: Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	116,986	116,986	72,671	72,671
<b>Net Commission</b>	<b>(58,132)</b>	<b>(58,132)</b>	<b>(36,886)</b>	<b>(36,886)</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010***SCHEDULE - 4 Operating Expenses related to Insurance Business For the Quarter Ended 30th June 2010***(Rs.' 000 )*

	<b>Particulars</b>	<b>For the Quarter ended 30th June 2010</b>	<b>Up to the Quarter ended 30th June 2010</b>	<b>For the Quarter ended 30th June 2009</b>	<b>Up to the Quarter ended 30th June 2009</b>
1	Employees' Remuneration & Welfare Benefits	167,671	167,671	118,414	118,414
2	Travel , Conveyance and Vehicle running expenses	9,023	9,023	7,593	7,593
3	Training & Conferences expenses	1,256	1,256	1,076	1,076
4	Rents , Rates, and taxes	42,870	42,870	36,903	36,903
5	Repairs	14,285	14,285	16,284	16,284
6	Printing & Stationery	3,528	3,528	7,068	7,068
7	Communication	9,607	9,607	6,346	6,346
8	Legal & Professional Charges	236,903	236,903	133,506	133,506
9	Auditors' Fees , Expenses etc.	-	-	-	-
	(a) as auditor	309	309	442	442
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance Matters	-	-	-	-
	(iii) Management services; and	87	87	-	-
	(c) in any other capacity				
10	Advertisement and Publicity	6,859	6,859	2,626	2,626
11	Interest & bank Charges	1,121	1,121	1,310	1,310
12	Others ( to be specified)	(314)	(314)	(6,642)	(6,642)
13	Depreciation	32,670	32,670	16,500	16,500
14	Entertainment	621	621	209	209
15	(Gain)/Loss on foreign exchange	63	63	115	115
16	Donation	-	-	-	-
17	Subscription/membership	562	562	511	511
18	Insurance	-	-	281	281
19	Pool Exps	1,382	1,382	1,282	1,282
20	Service Tax Expenses	1,018	1,018	2,031	2,031
	<b>Total</b>	<b>529,521</b>	<b>529,521</b>	<b>345,855</b>	<b>345,855</b>

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

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010*

**SCHEDULE - 5 Share Capital**

(Rs. '000)

	<b>Particulars</b>	<b>As at 30th June 2010</b>	<b>As at 30th June 2009</b>
1	Authorised Capital 500,000,000 (Previous year 500,000,000) Equity Shares of Rs. 10 Each	5,000,000	5,000,000
2	Issued Capital 310,000,000 (Previous year 280,000,000) Equity Shares of Rs. 10 Each	3,100,000	2,200,000
3	Subscribed Capital 310,000,000 (Previous year 280,000,000) Equity Shares of Rs. 10 Each	3,100,000	2,200,000
4	Called Up Capital 310,000,000 (Previous year 280,000,000) Equity Shares of Rs. 10 Each	3,100,000	2,200,000
	Less : Calls Unpaid	-	-
	Add : Equity Shares Forfeited ( Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses Including commission or brokerage on underwriting or subscription of shares	-	-
	<b>Total</b>	<b>3,100,000</b>	<b>2,200,000</b>

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

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010*

**SCHEDULE - 5A Share Capital Pattern of Shareholding**  
( as certified by the Management)

Shareholder	As at 30th June 2010		As at 30th June 2009	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
<b>Promoters</b>				
Indian	230,950,000	74.5	163,900,000	74.5
Foreign	79,050,000	25.5	56,100,000	25.5
<b>Others</b>				
<b>Total</b>	310,000,000	100	220,000,000	100

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010***SCHEDULE - 6 Reserves and Surplus***(Rs. '000)*

	<b>Particulars</b>	<b>As at 30th June 2010</b>	<b>As at 30th June 2009</b>
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less : Debit balance in Profit and Loss Account		
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves ( to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>

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

*Schedules to and forming part of the Revenue Accounts and Profit and  
Loss account for the year ended on and to Balance Sheet as at 30th June 2010*

**SCHEDULE - 7 Borrowings**

(Rs. '000)

	<b>Particulars</b>	<b>As at 30th June 2010</b>	<b>As at 30th June 2009</b>
1	Debenture / Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others ( to be specified )	-	-
	<b>Total</b>	-	-

## Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010*

### SCCHEDULE -8 Investments

(Rs. '000)

Particulars	As at 30th June 2010	As at 30th June 2009
<b>Long Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	931,204	739,613
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,436,524	253,270
(e) Other Securities ( to be specified )	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	763,827	553,754
5. Other than Approved Investments	-	-
<b>Short Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	250,656	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	1,941	-
(bb) Preference	-	-
(b) Mutual Funds	177,130	47,930
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities ( to be specified )	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	-	-
5. Other than Approved Investments	81,827	151,796
<b>Total</b>	<b>3,643,108</b>	<b>1,746,363</b>

## Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010*

### SCHEDULE - 9 Loans

(Rs. '000)

Particulars	As at 30th June 2010	As at 31st June 2009
<b>1. Security - Wise Classification</b>		
Secured	-	-
(a) On Mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares ,Bonds,Government Securities	-	-
(c) Others ( to be specified )	-	-
Unsecured	-	-
<b>Total</b>	-	-
<b>2. Borrower - Wise Classification</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others (to be specified )	-	-
<b>Total</b>	-	-
<b>3. Performance - Wise Classification</b>		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - Performing Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	-	-
<b>4. Maturity - Wise Classification</b>		
(a) Short - Term	-	-
(b) Long - Term	-	-
<b>Total</b>	-	-

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010

**SCHEDULE 10 - Fixed Assets**

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2010	Additions	Deductions	As at 30th June 2010	As at 31st March 2010	For The Year	On Sales / Adjustments	As at 30th June 2010	As at 30th June 2010	As at 30th June 2009
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles ( specify)	-	-	-	-	-	-	-	-	-	-
Land - Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	150,090	1,184	-	151,274	36,966	7,556	-	44,522	106,752	49,745
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	41,951	-	-	41,951	20,168	1,553	-	21,721	20,230	18,118
Information & Technology Equipment	80,301	63	-	80,364	34,799	6,640	-	41,439	38,925	23,064
Computer Softwares	143,596	131	-	143,726	74,272	11,975	-	86,246	57,480	18,486
Vehicles	2,272	-	-	2,272	73	114	-	187	2,085	1,733
Office Equipment	68,108	197	-	68,304	20,685	4,833	-	25,518	42,787	26,521
Others ( specify nature )	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>486,317</b>	<b>1,575</b>	<b>-</b>	<b>487,892</b>	<b>186,963</b>	<b>32,670</b>	<b>-</b>	<b>219,633</b>	<b>268,259</b>	<b>137,667</b>
Work in progress									132	156,753
<b>Grand Total</b>	<b>486,317</b>	<b>1,575</b>	<b>-</b>	<b>487,892</b>	<b>186,963</b>	<b>32,670</b>	<b>-</b>	<b>219,633</b>	<b>268,391</b>	<b>294,419</b>
<b>Previous Year</b>	226,028	263,596	3,307	486,317	71,861	115,836	734	186,963	299,354	218,684

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010***SCHEDULE 11 - Cash and Bank Balances**

(Rs. '000)

<b>Particulars</b>	<b>As at 30th June 2010</b>	<b>As at 31st June 2009</b>
<b>1. Cash (including cheques, drafts, and stamps )</b>	23	8
<b>2. Bank Balances</b>		
(a) Deposit Accounts		
(aa) Short - Term ( due within 12 months )	60,000	185,000
(bb) Others	-	-
(b) Current Accounts	(2,841)	34,285
(c) Others ( to be specified )	-	-
<b>3. Money at Call and Short Notice</b>		
(a) With Banks	-	-
(b) With Other Institutions	-	-
<b>4. Others ( to be specified )</b>	-	-
<b>Total</b>	<b>57,182</b>	<b>219,294</b>
Balances with non-scheduled banks included in 2 or 3 above	-	-
<b>Cash and Bank Balances</b>		
In India	57,182	219,294
Outside India	-	-

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010***SCHEDULE - 12 Advances and Other Assets**

(Rs. '000)

<b>Particulars</b>	<b>As at 30th June 2010</b>	<b>As at 30th June 2009</b>
<b>Advances</b>		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	13,892	5,661
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	(2,414)	(49)
6. Others ( to be specified )	-	-
7. Other Deposits	90,881	86,745
8. Advances to Employees	3,444	4,402
9. Advances recoverable in cash or kind	39,920	71,283
10. Unutilised Service Tax (net)	(1,604)	(14,186)
<b>Total (A)</b>	<b>144,118</b>	<b>153,856</b>
<b>Other Assets</b>		
1. Income accrued on Investments	114,317	71,614
2. Outstanding Premiums	13,840	4,593
3. Agents' Balances	-	-
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,028,020	382,500
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [ Pursuant to section 7 of Insurance Act, 1938 ]	100,561	73,247
8. Others ( to be specified )	-	-
9. Other Receivables	-	-
<b>Total (B)</b>	<b>1,256,737</b>	<b>531,954</b>
<b>Total (A + B)</b>	<b>1,400,855</b>	<b>685,810</b>

Note : Outstanding premium contains amount receivable against Bank Guarantee

## Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to Balance Sheet as at 30th June 2010*

### SCCHEDULE - 13 Current Liabilities

(Rs. '000)

Particulars	As at 30th June 2010	As at 30th June 2009
1. Agents Balances	123,748	32,809
2. Balances due to other Insurance Companies	311,944	99,260
3. Deposits held on Re-insurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	116,602	76,110
6. Sundry Creditors	198,084	172,152
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	1,813,779	686,811
9. Provision for Solatium fund	2,098	-
9. Due to Officers / Directors	-	-
10. Others ( to be specified )	-	-
11. Statutory Dues	22,545	15,665
<b>Total</b>	<b>2,588,801</b>	<b>1,082,808</b>

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

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended 30th June 2010  
Balance Sheet as at 30th June 2010*

**SCHEDULE - 14 Provisions**

(Rs. '000)

<b>Particulars</b>	<b>As at 30th June 2010</b>	<b>As at 30th June 2009</b>
1. Reserve for Unexpired risk	1,580,310	929,260
2. For Taxation ( less advance tax paid and taxes deducted at source )	(0)	(640)
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others ( to be specified )	-	-
a. Provision - Bonus & Employees benefits	7,975	4,512
<b>Total</b>	<b>1,588,285</b>	<b>933,133</b>

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

*Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the year ended on and to  
Balance Sheet as at 30th June 2010*

**SCHEDULE - 15 MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)**

(Rs. '000)

<b>Particulars</b>	<b>As at 30th June 2010</b>	<b>As at 30th June 2009</b>
1. Discount Allowed in issue of shares / Debentures	-	-
2. Others ( to be specified )	-	-
<b>Total</b>	-	-

## PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Future Generali India Insurance Company Ltd

Date: As on 30th June 2010

*(Rs .in Lacs)*

### Statement of Liabilities

Description	As on 30th June 2010				As on 30th June 2009			
	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
<b>Fire</b>	583	320	25	928	241	100	0	342
<b>Marine</b> Sub-class: Marine Cargo Marine Hull	191	100	29	321	130	41	52	223
<b>Miscellaneous</b> Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	12,122	8,458	1,327	21,907	6,662	2,124	602	9,388
<b>Health Insurance</b>	2,907	426	439	3,772	2,259	439	503	3,201
<b>Total Liabilities</b>	<b>15,803</b>	<b>9,304</b>	<b>1,821</b>	<b>26,928</b>	<b>9,293</b>	<b>2,705</b>	<b>1,156</b>	<b>13,154</b>

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: **Future Generali India Insurance co. Ltd**  
**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:**

Date: **01 April - June30, 2010**

(Rs in Lakhs)

States	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical		Crop Insurance		All Other Miscellaneous		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	
Orissa	152.52	152.52	.00	.00	.00	.00	.00	.00	36.36	36.36	17.60	17.60	.00	.00	.02	.02	.08	.08	.00	.00	.38	.38	206.96	206.96			
Punjab	18.70	18.70	7.90	7.90	.00	.00	5.55	5.55	170.85	170.85	74.24	74.24	.08	.08	3.17	3.17	2.98	2.98	18.30	18.30	.00	.00	7.17	7.17	308.93	308.93	
Pondicherry U.T.	.26	.26	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.26	.26	
Rajasthan	35.86	35.86	3.27	3.27	.00	.00	2.59	2.59	213.86	213.86	107.38	107.38	.01	.01	26.08	26.08	1.13	1.13	2.06	2.06	.00	.00	10.56	10.56	402.79	402.79	
Sikkim	.13	.13	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.13	.13	
Tamilnadu	126.50	126.50	16.05	16.05	.00	.00	33.51	33.51	367.94	367.94	138.62	138.62	10.84	10.84	26.27	26.27	198.71	198.71	24.16	24.16	.00	.00	86.36	86.36	1,028.97	1,028.97	
Tripura	.01	.01	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.01	.01	
Uttar Pradesh	304.36	304.36	1.14	1.14	.00	.00	3.33	3.33	173.44	173.44	69.30	69.30	.00	.00	1.44	1.44	5.16	5.16	.92	.92	.00	.00	6.35	6.35	565.44	565.44	
Uttaranchal	70.12	70.12	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	70.12	70.12
West Bengal	141.26	141.26	210.39	210.39	.00	.00	71.02	71.02	297.94	297.94	164.47	164.47	2.73	2.73	23.12	23.12	163.34	163.34	14.02	14.02	.00	.00	61.15	61.15	1,149.44	1,149.44	
Andhra Pradesh	220.34	220.34	105.70	105.70	.00	.00	203.50	203.50	264.58	264.58	90.38	90.38	12.10	12.10	10.59	10.59	26.20	26.20	31.28	31.28	.00	.00	19.28	19.28	983.96	983.96	
Asam	15.58	15.58	.50	.50	.00	.00	2.71	2.71	51.57	51.57	17.55	17.55	.00	.00	2.21	2.21	2.28	2.28	.07	.07	.00	.00	2.39	2.39	94.85	94.85	
Bihar	10.21	10.21	.02	.02	.00	.00	.00	.00	77.30	77.30	18.43	18.43	.00	.00	.18	.18	.45	.45	.05	.05	.00	.00	.98	.98	107.61	107.61	
Chattisgarh	.70	.70	1.92	1.92	.00	.00	.22	.22	48.34	48.34	22.49	22.49	.00	.00	.17	.17	.06	.06	.01	.01	.00	.00	.31	.31	74.23	74.23	
Chandigarh	.12	.12	2.29	2.29	.00	.00	.11	.11	91.02	91.02	40.72	40.72	.93	.93	1.48	1.48	2.56	2.56	8.86	8.86	.00	.00	1.15	1.15	149.24	149.24	
Delhi	171.75	171.75	94.76	94.76	.00	.00	37.15	37.15	416.16	416.16	142.62	142.62	9.33	9.33	114.67	114.67	961.32	961.32	25.70	25.70	.00	.00	65.41	65.41	2,038.86	2,038.86	
Daman	6.14	6.14	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	6.14	6.14	
Dadar and Nagar Haveli	5.92	5.92	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	5.92	5.92
Gujarat	273.14	273.14	69.36	69.36	.00	.00	24.02	24.02	267.32	267.32	181.63	181.63	4.46	4.46	24.74	24.74	111.85	111.85	20.18	20.18	.00	.00	52.13	52.13	1,028.82	1,028.82	
Goa	1.17	1.17	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	1.17	1.17
Himachal Pradesh	1.69	1.69	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	1.69	1.69
Haryana	223.60	223.60	5.62	5.62	.00	.00	2.56	2.56	361.21	361.21	165.10	165.10	.00	.00	5.55	5.55	2.99	2.99	15.04	15.04	.00	.00	5.07	5.07	786.74	786.74	
Jharkhand	2.05	2.05	1.71	1.71	.00	.00	1.37	1.37	49.40	49.40	22.71	22.71	.00	.00	.08	.08	.84	.84	.15	.15	.00	.00	3.54	3.54	81.86	81.86	
Jammu & Kashmir	3.30	3.30	.10	.10	.00	.00	.00	.00	48.64	48.64	20.45	20.45	.00	.00	.20	.20	.26	.26	.58	.58	.00	.00	1.71	1.71	75.24	75.24	
Kerala	5.98	5.98	.08	.08	.00	.00	4.23	4.23	223.16	223.16	67.33	67.33	.21	.21	1.35	1.35	1.93	1.93	12.04	12.04	.00	.00	1.32	1.32	317.62	317.62	
Karnataka	104.58	104.58	27.41	27.41	.00	.00	20.36	20.36	276.11	276.11	126.13	126.13	16.11	16.11	60.91	60.91	203.83	203.83	15.10	15.10	.00	.00	23.56	23.56	874.10	874.10	
Maharashtra	548.28	548.28	481.79	481.79	.00	.00	279.70	279.70	1,602.73	1,602.73	450.07	450.07	123.96	123.96	214.94	214.94	1,306.47	1,306.47	108.88	108.88	.00	.00	261.15	261.15	5,377.97	5,377.97	
Madhya Pradesh	9.15	9.15	10.85	10.85	.00	.00	4.74	4.74	130.18	130.18	70.01	70.01	.02	.02	1.30	1.30	3.10	3.10	.56	.56	.00	.00	3.12	3.12	233.04	233.04	
<b>Total</b>	<b>2,453.40</b>	<b>2,453.40</b>	<b>1,040.88</b>	<b>1,040.88</b>	<b>.00</b>	<b>.00</b>	<b>696.68</b>	<b>696.68</b>	<b>5,168.12</b>	<b>5,168.12</b>	<b>2,007.23</b>	<b>2,007.23</b>	<b>180.78</b>	<b>180.78</b>	<b>518.46</b>	<b>518.46</b>	<b>2,995.53</b>	<b>2,995.53</b>	<b>297.94</b>	<b>297.94</b>	<b>.00</b>	<b>.00</b>	<b>613.09</b>	<b>613.09</b>	<b>15,972.11</b>	<b>15,972.11</b>	

## PERIODIC DISCLOSURES

### FORM NL-23 Reinsurance Risk Concentration

Insurer: 

Date:

*(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	1	257	25	-	282 / 8.31%
2	No. of Reinsurers with rating AA but less than AAA	2	317	44	-	361 / 10.64%
3	No. of Reinsurers with rating A but less than AA	6	1,861	202	686	2,749 / 81.04%
4	No. of Reinsurers with rating BBB but less than A	0	-	-	-	-
5	No. of Reinsurers with rating less than BBB	0	-	-	-	-
6	Total	9	2,435	271	686	3,392/ 100%

**AGEING OF CLAIMS - QUARTERLY**Name of the Insurer: **Future Generali India Insurance Company Limited**

Date: April 2010 - June 2010

Amount in Lakhs of Rs.

Line of Business	No. of claims paid					Total Number of claims paid	Total amount of claims paid
	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
Fire	53	29	7	16	5	110	938
Marine Cargo	176	125	36	21	9	367	261
Marine Hull	0	0	0	0	0	0	0
Engineering	36	46	7	4	2	95	45
Motor OD	8455	2280	452	195	39	11421	2007
Motor TP	14	31	30	60	17	152	258
Liability	0	2	0	2	0	4	2
Personal Accident	108	86	47	23	14	278	224
Medical Insurance	2627	2299	654	315	85	5980	1638
Overseas Mediclaim	5	32	34	54	1	126	24
Crop	0	0	0	0	0	0	0
Miscellaneous	257	427	57	18	1	760	151
<b>Total</b>	<b>11731</b>	<b>5357</b>	<b>1324</b>	<b>708</b>	<b>173</b>	<b>19293</b>	<b>5548</b>

**AGEING OF CLAIMS - QUARTERLY**Name of the Insurer: **Future Generali India Insurance Company Limited**Date: **April 2010 - June 2010**

Amount in Lakhs of Rs.

Line of Business	No. of claims paid					Total Number of claims paid	Total amount of claims paid
	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
Fire	53	29	7	16	5	110	938
Marine Cargo	176	125	36	21	9	367	261
Marine Hull	0	0	0	0	0	0	0
Engineering	36	46	7	4	2	95	45
Motor OD	8455	2280	452	195	39	11421	2007
Motor TP	14	31	30	60	17	152	258
Liability	0	2	0	2	0	4	2
Personal Accident	108	86	47	23	14	278	224
Medical Insurance	2627	2299	654	315	85	5980	1638
Overseas Mediclaim	5	32	34	54	1	126	24
Crop	0	0	0	0	0	0	0
Miscellaneous	257	427	57	18	1	760	151
<b>Total</b>	<b>11731</b>	<b>5357</b>	<b>1324</b>	<b>708</b>	<b>173</b>	<b>19293</b>	<b>5548</b>

**CLAIMS DATA – SEGMENT-WISE**Name of the Insurer: Future Generali India Insurance Company LimitedDate: April 2010 - June 2010**No. of Claims**

Details	Fire	Marine	Marine	Engineering	Motor Own	Motor Third	Liability	Personal	Medical	Overseas	Crop	All Other	Grand Total
		Cargo	Hull			Third Party							
Claims O/S at Start of Quarter	55	164	0	58	2646	1281	3	113	1407	141	0	287	6155
Claims Intimated/ Booked during quarter	177	486	0	156	13286	619	6	304	5908	93	0	1150	22185
Claims Settled during quarter	110	367	0	95	11421	152	4	278	5980	126	0	760	19293
Claims Repudiated during quarter	43	104	0	35	1097	55	1	58	929	101	0	79	2502
<b>Outstanding Claims Analysis</b>													
Less than 1 month	106	259	0	88	4064	760	5	159	1461	76	0	574	7552
1 month to 3 months	6	20	0	9	230	302	1	8	170	17	0	30	793
3 months and less than 6 months	10	15	0	7	175	371	0	12	105	15	0	35	745
6 months and less than 1 year	8	9	0	9	149	267	0	1	114	9	0	39	605
1 year and above	1	5	0	6	49	49	0	2	19	0	0	12	143

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

Name of Insurer: Future Generali India Insurance Company Ltd

Solvency for the quarter ended 30th June 2010

**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 (excl Pool)	Net Written Premium ( excl Pool)	Gross Claims Incurred	Net Claims Incurred	Gross Claims Incurred avg last 3yrs	Net Claims Incurred Avg last 3yr	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(5)	(6)	(7)	(8)	(9)
01	Fire	5831	660	999	106	1189	241	583	178	583
02	Marine Cargo	2271	467	563	91	361	145	273	101	273
03	Marine Hull									
	Miscellaneous:									
04	Motor	26954	20197	5192	3768	5974	4902	4043	1471	4043
05	Engineering	1952	283	172	22	172	41	195	26	195
06	Aviation									
07	Liability	638	204	131	12	13	7	96	29	96
08	Rural Insurance									
09	Others	1774	1062	334	246	296	172	248	74	248
10	Health Insurance	9324	4917	2026	1153	3742	2167	1399	842	1399
	Total	48743	27791	9416	5397	11748	7676	6836	2721	6836

## PERIODIC DISCLOSURES

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

Insurer:

Future Generali India Insurance Company Limited
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Date:

April - June 2010
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Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Qtr	90
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	0
6	No of branches at the end of the Qtr	90
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	90

## FORM 3B

FUTURE GENERALI INDIA INSURANCE CO LTD ( Regn No 132)										
Statement As on 30 Jun 2010										
Statement of Investment Assets (General Insurer, Re - Insurers)										
(Business within India)										
Periodicity of Submission : Quarterly										
									Rs. in Lakhs	
No.	PARTICULARS	SCH	AMOUNT							
1	Investments	8	38,036.69							
2	Loans	9	-							
3	Fixed Assets	10	2,683.91							
4	Current Assets		-							
	a. Cash and Bank	11	(28.18)							
	b. Advances and Other Assets	12	13,002.94							
5	Current Liabilities		-							
	a. Current Liabilities	13	25,888.01							
	b. Provisions	14	15,882.85							
	c. Misc Exp not written Off	15	(27,190.48)							
	d. Debit Balance of P and L A/c									
	Application of Funds as per Balance Sheet (A)		68,275.74							
	Less: Other Assets	SCH	AMOUNT							
1	Loans (If Any)	9	-							
2	Fixed Assets (If Any)	10	2,683.91							
3	Cash and Bank Balance (If any)	11	(28.18)							
4	Advances and Other Assets (If Any)	12	13,002.94							
5	Current Liabilities	13	25,888.01							
6	Provisions	14	15,882.85							
7	Misc Exp not written Off	15	(27,190.48)							
	Debit Balance of P and L A/c									
		TOTAL(B)	30,239.05							
	'Investment Assets' as per FORM 3B	(A-B)	38,036.69							
	'Investment' represented as	Reg.%	SH		PH	Book Value (SH + PH)	Actual %	FVC Amount	Total Fund	Market Value
			Balance (a)	FRSM* (b)	(c)	d = (b + c)		(e)	(d + e)	
1.	Government Securities	Not Less than 20%	-	-	10,451.25	10,451.25	27.48	-	10,451.25	10,194.70
2.	Govt Securities or Other Approved Securities (including (i) above)	Not Less than 30%	-	-	12,824.21	12,824.21	33.72	-	12,824.21	12,544.11
3.	Investment subject to Exposure Norms									
	1) Housing and Loans to SG for housing and FFE , Infrastructure Investments	Not Less than 15%	-	9,472.04	4,424.73	13,896.77	36.54	-	13,896.77	14,137.03
	2) Approved Investments	Not Exceeding 55%	-	5,544.96	4,952.49	10,497.44	27.60	-	10,497.44	10,674.50
	3) Other Investments( Not Exceed 25%)		-	-	818.27	818.27	2.15	-	818.27	818.27
	<b>Total Investment Assets</b>	100%	-	15,017.00	23,019.69	38,036.69	100.00	-	38,036.69	38,173.90
<b>Certification</b>										
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 : Aug 10, 2010										
Note : (+) FRMS refers "Funds representing Solvency Margin"										
(*) Pattern of Investment will apply only to SH funds representing FRMS										
(*)Book Value shall not include funds beyond Solvency Margin										
Other Investments are as permitted under sec 27A(2) and 27B(3)										

## PERIODIC DISCLOSURES

### FORM NL-29      Detail regarding debt securities

**Insurer:** Future Generali India Insurance Company Ltd
**Date:** As on 30th June 2010
*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th June 2010	As % of total for this class	As at 30th June 2009	As % of total for this class	As at 30th June 2010	as % of total for this class	As at 30th June 2009	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	19,848.12	56.77	7,878.07	47.50	19,524.41	56.06	7,589.00	46.85
AA or better	2,572.71	7.36	533.36	3.22	2,479.09	7.12	481.24	2.97
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	12,544.11	35.88	8,173.15	49.28	12,824.21	36.82	8,128.60	50.18
<b>Total</b>	<b>34,964.94</b>	<b>100.00</b>	<b>16,584.58</b>	<b>100.00</b>	<b>34,827.71</b>	<b>100.00</b>	<b>16,198.84</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	2,513.70	7.19	-	-	2,506.56	7.20	-	-
more than 1 year and upto 3 years	4,136.51	11.83	1,071.10	6.46	3,974.98	11.41	1,025.54	6.33
More than 3 years and up to 7 years	7,331.93	20.97	5,403.77	32.58	7,209.27	20.70	5,100.96	31.49
More than 7 years and up to 10 years	15,469.28	44.24	7,418.66	44.73	15,426.44	44.29	7,315.95	45.16
above 10 years	5,513.52	15.77	2,691.05	16.23	5,710.46	16.40	2,756.39	17.02
<b>Total</b>	<b>34,964.94</b>	<b>100.00</b>	<b>16,584.58</b>	<b>100.00</b>	<b>34,827.71</b>	<b>100.00</b>	<b>16,198.84</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	11,557.20	33.05	8,004.40	48.26	11,878.76	34.11	7,971.20	49.21
b. State Government	986.91	2.82	168.75	1.02	945.45	2.71	157.40	0.97
c. Corporate Securities	22,420.83	64.12	8,411.43	50.72	22,003.50	63.18	8,070.24	49.82
<b>Total</b>	<b>34,964.94</b>	<b>100.00</b>	<b>16,584.58</b>	<b>100.00</b>	<b>34,827.71</b>	<b>100.00</b>	<b>16,198.84</b>	<b>100.00</b>

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

**PERIODIC DISCLOSURES**

**FORM NL-30 Analytical Ratios**

Insurer: Future Generali India Insurance Company Limited

Date: April 2010- June 2010

(Rs in Lakhs)

Ratio	Jun-10	Jun-09
1 Gross Direct Premium Growth Rate (segment wise)	74.5%	243.4%
Fire	139.5%	189.7%
Marine	229.7%	186.0%
Accident & Health	49.7%	131.7%
Engineering	124.7%	167.0%
Liability	59.0%	173.3%
Motor	67.6%	384.5%
Workmen Compensation	96.8%	249.1%
Others	4.1%	1047.4%
Miscellaneous Total	60.3%	254.3%
2 Gross Direct Premium to shareholders' fund ratio:	133.9%	98.4%
3 Growth rate of shareholders' fund:	28.2%	-38.0%
4 Net Retention Ratio (segment wise)	52.9%	57.9%
Fire	11.7%	5.0%
Marine	25.6%	38.1%
Accident & Health	54.9%	57.2%
Engineering	15.1%	17.7%
Liability	36.6%	34.9%
Motor	72.1%	73.9%
Workmen Compensation	89.9%	84.2%
Others	48.7%	62.4%
Miscellaneous Total	62.7%	65.2%
5 Net Commission Ratio (segment wise)	3.7%	3.9%
Fire	5.6%	5.4%
Marine	9.4%	9.9%
Accident & Health	5.4%	7.2%
Engineering	9.0%	7.5%
Liability	9.3%	11.2%
Motor	0.7%	0.8%
Workmen Compensation	4.9%	3.6%
Others	4.0%	3.8%
Miscellaneous Total	2.9%	3.5%
6 Expense of Management to Gross Direct Premium Ratio:	36.8%	41.7%
7 Combined Ratio:	71.6%	71.4%
8 Technical Reserves to net premium ratio:	318.9%	252.8%
9 Underwriting balance ratio:	-48.8%	-50.3%
10 Operating profit ratio:	-43.4%	-47.0%
11 Liquid Assets to liabilities ratio:	21.1%	35.0%
12 Net earning ratio:	-40.2%	-42.3%
(Profit after tax divided by net premium)		
13 Return on net worth ratio:	-28.4%	-24.1%
(profit after tax divided by net worth )		
14 Actual Solvency to required solvency margin ratio	1.68	1.80
15 NPA ratio	NA	NA
<b>Equity Holding Pattern</b>		
1 Number of shares	310,000,000	220,000,000
2 Percentage of Shareholding (Indian/Foreign)	74.5/ 25.5	74.5/ 25.5
3 Percentage of Government holding (In case of a public sector company)	NA	NA
4 Basic and Diluted EPS before extraordinary items(Net of tax expense )for the period		
Basic EPS (Rs)	-1.39	-1.02
Diluted EPS (Rs)		
5 Basic and Diluted EPS after extraordinary items(Net of tax expense )for the period		
Basic EPS (Rs)	-1.39	-1.02
Diluted EPS (Rs)		
6 Book value per share (Rs)	3.85	4.23

<b>Future Generali India Insurance Company Limited</b>					
IRDA Registration No 132. dated 4th September, 2007					
<b>FORM NL-31 :: Related Party Transactions</b>					
<b>Date:</b>				<b>For the Quarter ended 30th June 2010</b>	
				<i>(Rs in ,000)</i>	
<b>Sl</b>	<b>Name of the Related Party</b>	<b>Nature of Relationship with the Company</b>	<b>Description of Transactions / Categories</b>	<b>For the quarter ended 30th June 2010</b>	<b>Up to the Quarter ended 30th June 2010</b>
1	Pantaloon Retail (I) Ltd	Joint Venture Promoter	Rent for premises hired	1,039	1,039
			Insurance Premia received	208	208
			Insurance Claims	1,247	1,247
			Unallocated Premium	1,037	1,037
			Other transactions	93	93
			Share Capital Recd	76,500	76,500
			Share Application	63,750	63,750
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium paid/payable	23,481	23,481
			Commission on reinsurance ceded	(5,178)	(5,178)
			Claims recovery on reinsurance	(6,428)	(6,428)
3	Participatie Maatschappiji Graafsschap Holland Nv	Joint Venture Promoter	Share Application	127,500	127,500
4	Shendra Infrastructure Development Ltd.	Joint Venture Promoter	Share Capital Recd	73,500	73,500
			Share Application	183,750	183,750
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the quarter ended 30th June 2010	1,990	1,990
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by major Shareholders	Advances towards Expenses	4,835	4,835
			Insuranc Premium Received FGI	3,820	3,820
			Insurance Claims Paid by FGI	12,433	12,433
			Unallocated Premium	5,319	5,319

## PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer:  Date:

### Products Information

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Nil	NA	NA	NA	NA	NA	NA
2							

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

Future Generali India Insurance Company Limited.

IRDA Registration No 132. dated 4th September, 2007

Solvency for the Quarter ended on 30th June 2010

Table II - Statement of Available Solvency Margin and Solvency Ratio

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		27,820
	Deduct:		
02	Liabilities		27,820
03	Other Liabilities		
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		15,014
	Deduct:		
06	Other Liabilities		3,545
07	Excess in Shareholder's fund		11,469
08	<b>Total ASM (04)+(07)</b>		11,469
09	<b>Total RSM</b>		6,836
10	<b>Solvency Ratio (Total ASM / Total RSM)</b>		1.68

**PERIODIC DISCLOSURES****FORM NL-34: Board of Directors & Key Person*****BOD and Key Person information*****Insurer: Future Generali India Insurance Company Limited****Date: April - June 2010**

<b>Sl. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr G.N Bajpai	Chairman	
2	Mr Kishore Biyani	Director	
3	Mr Vijay Biyani	Director	
4	Mr Sergio Balbinot	Director	
5	Mr Roberto Gasso	Director	
6	Dr. Kim Chai Ooi	Director	
7	Mr Krishan Kant Rathi	Director	
8	Mr K.G.Krishnamoorthy Rao	Managing Director & CEO	
9	Mr S.Venkatesh	Chief Financial Officer	
10	Mr Biresh Giri	Appointed Actuary	
11	Mr Milan P.Shirodkar	Head Investments	
12	Mr Prashant Chikhal	Head Internal Audit	



**FORM 1**

Company Name & Code : *FUTURE GENERALI INDIA INSURANCE CO LTD ( Regn No 132)*  
 Statement as on:30 Jun 2010

Name of the Fund : *General Insurance*

**Form 1 - Statement of Investment and Income on Investment**

Periodicity of Submission: Quarterly

*Rs. in Lakhs*

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year					
			Investment (Rs)	Income on Investment (Rs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>		
1	<b>A Central Government Securities</b>	TITLE														
2	A1 Central Government Bonds	CGSB	7,451.64	119.11	1.90	1.90	7,451.64	119.11	1.90	1.90	5,940.63	492.28	7.91	7.91		
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,005.61	19.50	1.94	1.94	1,005.61	19.50	1.94	1.94	1,005.35	65.68	7.87	7.87		
5	A4 Treasury Bills	CTRB	1,994.01	5.70	0.36	0.36	1,994.01	5.70	0.36	0.36	-	-	-	-		
6	<b>B Government Securities / Other Approved Securities</b>	TITLE														
8	B2 State Government Bonds/ Development Loans	SGGB	945.45	79.68	3.79	3.79	945.45	79.68	3.79	3.79	1,910.71	44.55	9.08	9.08		
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGQA	1,427.51	18.85	1.85	1.85	1,427.51	18.85	1.85	1.85	1,005.18	68.41	6.89	6.89		
12	<b>C Housing and Loans to State Govt for housing and fire fighting</b>	TITLE														
19	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	3,109.85	61.98	2.32	2.32	3,109.85	61.98	2.32	2.32	2,661.62	189.99	10.23	10.23		
23	<b>D Infrastructure Investments</b>	TITLE														
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	9,256.87	170.87	2.43	2.43	9,256.87	170.87	2.43	2.43	6,606.93	435.02	9.61	9.61		
33	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,530.04	32.66	2.23	2.23	1,530.04	32.66	2.23	2.23	1,031.34	48.85	9.17	9.17		
37	<b>E Approved Investment Subject To Exposure Norms</b>	TITLE														
38	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	19.41	-	-	-	19.41	-	-	-	13.92	0.12	1.44	1.44		
46	E9 Corporate Securities - Bonds - Taxable	EPBT	8,106.74	159.98	2.40	2.40	8,106.74	159.98	2.40	2.40	5,515.99	237.14	10.44	10.44		
56	E20 Deposits - Deposit with scheduled banks	ECDB	600.00	9.82	1.64	1.64	600.00	9.82	1.64	1.64	600.00	136.71	9.93	9.93		
57	E21 Deposits - CDs with Scheduled Banks	EDCD	-	8.04	0.47	0.47	-	8.04	0.47	0.47	-	-	-	-		
66	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,771.30	9.42	2.72	2.72	1,771.30	9.42	2.72	2.72	509.13	26.72	6.22	6.22		
68	<b>F Other than Approved Securities</b>	TITLE														
76	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	818.27	30.58	1.39	1.39	818.27	30.58	1.39	1.39	798.71	92.52	5.89	5.89		
	<b>TOTAL</b>		<b>38,036.69</b>	<b>726.20</b>			<b>38,036.69</b>	<b>726.20</b>			<b>27,599.49</b>	<b>1,837.99</b>				

**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.*

*Note : Category of investment (COI) shall be as per Guidelines*

*1. To be calculated based on monthly or lesser frequency 'Weighted Average of Investments'*

*2. Yield netted for tax*

*3. Form-1 shall be prepared in respect of each fund.*

**FORM - 2**

Company Name & Code: FUTURE GENERALI INDIA INSURANCE CO LTD ( Regn No 132)									
Statement as on:30 June 2010									
Name of the Fund : General Insurance									
<b>Statement of Down Graded Investments</b>									
<b>Periodicity of Submission: Quarterly</b>									
									<i>Rs. Lakhs</i>
No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b>During the quarter<sup>1</sup></b>								
	Nil	NA	NA	NA	NA	NA	NA	NA	NA
<b>B.</b>	<b>As on Date<sup>2</sup></b>								
1	8.60% IDFC 2011	ICTD	495.06	22/02/2008	CRISIL	AAA	AA+	22/07/2009	NA
<b><u>CERTIFICATION</u></b>									
Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed and suppressed.									
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.									
4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04									

## PERIODIC DISCLOSURES

### FORM NL-38 Quarterly Business Returns across line of Business

Insurer: Future Generali India Insurance Co.Ltd

Date: FY 2010 1st Qtr

(Rs in Lakhs)

(Rs in Lakhs)

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2453.40	2787	1037.65	1510	2453.40	2787	1037.65	1510
2	Cargo & Hull	1040.88	9708	319.94	3388	1040.88	9708	319.94	3388
3	Motor TP	2007.23	0	1184.96	0	2007.23	0	1184.96	0
4	Motor OD	5168.12	119655	3100.20	92212	5168.12	119655	3100.20	92212
5	Engineering	696.68	765	318.03	429	696.68	765	318.03	429
6	Workmen's Compensation	137.16	787	69.69	486	137.16	787	69.69	486
7	Employer's Liability	0.00	0	0.00	0	0.00	0	0.00	0
8	Aviation	0.00	0	0.00	0	0.00	0	0.00	0
9	Personal Accident	518.46	6586	354.66	1937	518.46	6586	354.66	1937
10	Health	3293.47	20465	2381.11	11704	3293.47	20465	2381.11	11704
11	Others*	656.71	14709	388.33	6150	656.71	14709	388.33	6150
		<b>15972.11</b>	<b>175462</b>	<b>9154.56</b>	<b>117816</b>	<b>15972.11</b>	<b>175462</b>	<b>9154.56</b>	<b>117816.00</b>

Note:

1. Premium stands for amount of premium

2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

\*any other segment contributing more than 5% of the total premium needs to be shown separately

## PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Co.Ltd.

Date: April 2010-June2010

(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	299	214.65	331252.91
		Social			
2	Cargo & Hull	Rural	1158	129.53	270308.88
		Social			
3	Motor TP	Rural	0	159.71	0.00
		Social			
4	Motor OD	Rural	11624	384.96	42944.55
		Social			
5	Engineering	Rural	57	46.18	20192.02
		Social			
6	Workmen's Compensation	Rural	0	0	0
		Social			
7	Employer's Liability	Rural	0	0	0
		Social			
8	Aviation	Rural	0	0	0
		Social			
9	Personal Accident	Rural	354	40.25	22152.90
		Social			
10	Health	Rural	387	60.05	934.08
		Social			
11	Others*	Rural	12198	140.11	729062.63
		Social			

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

## PERIODIC DISCLOSURES

### FORM NL-40 Business Acquisition through different channels

**Insurer:** Future Generali India Insurance Co.Ltd

**Date:** April 2010- June 2010

*(Rs in Lakhs)*

Business Acquisition through different channels									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2027	161.52	445	31.56	2027	161.52	445	31.56
2	Corporate Agents-Banks	0	0.00	0	0.00	0	0.00	0	0.00
3	Corporate Agents -Others	0	0.00	0	0.00	0	0.00	0	0.00
4	Brokers	15608	5103.81	15007	2860.92	15608	5103.81	15007	2860.92
5	Micro Agents	0	0.00	0	0.00	0	0.00	0	0.00
6	Direct Business	157827	10706.79	102364	6262.08	157827	10706.79	102364	6262.08
	Total (A)	175462	15972.11	117816	9154.56	175462	15972.11	117816	9154.56
1	Referral (B)								
	Grand Total (A+B)								

Note:

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

## PERIODIC DISCLOSURES

### FORM NL-41 GRIEVANCE DISPOSAL

<b>Insurer:</b>	Future Generali India Insurance Co. Ltd.	<b>Period</b>	1 Apr 2010 to 30 Jun 2010	<b>As On</b>	30-Jun-10

(Rs in Lakhs)

#### GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>	<b>39</b>	<b>768</b>	<b>513</b>	<b>0</b>	<b>260</b>	<b>34</b>
a)	Sales Related	9	40	25	0	22	2
b)	Policy Administration Related	24	367	367	0	5	19
c)	Insurance Policy Coverage related	0	3	1	0	2	0
d)	Claims related	4	333	109	0	221	7
e)	Others	2	25	11	0	10	6
)	<b>Total Number</b>	<b>39</b>	<b>768</b>	<b>513</b>	<b>0</b>	<b>260</b>	<b>34</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	29	0	29
b)	Greater than 15 days	5	0	5
	<b>Total Number</b>	<b>34</b>	<b>0</b>	<b>34</b>

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