

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 31st March 2012

(Rs. ' 000)

Particulars	Schedule	Total		Total	
		For Q4 2011-12	Upto Q4 2011-12	For Q4 2010-11	Upto Q4 2010-11
1. Premiums earned (Net)	NL-4-Premium Schedule	1,945,495	5,213,294	1,268,716	3,291,168
2. Profit/Loss on sale/redemption of Investments		12,115	33,526	6,416	19,209
3. Others		4,819	2,071	214	859
4. Interest, Dividend & Rent - Gross		132,024	443,170	76,658	219,633
Total (A)		2,094,453	5,692,061	1,352,002	3,530,869
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,618,163	4,097,258	1,204,495	2,790,236
2. Contribution to Solatium Fund		-	-	-	-
3. Commission	NL-6-Commission Schedule	29,192	(16,618)	(21,008)	(133,281)
4. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	599,678	2,359,878	456,530	1,933,234
5. Premium deficiency		-	-	(7,538)	(7,538)
Total (B)		2,247,033	6,440,518	1,632,480	4,582,651
Operating Profit/(Loss)		(152,580)	(748,457)	(280,477)	(1,051,782)
Appropriations					
Transfer to Shareholders' Funds		(152,580)	(748,457)	(280,477)	(1,051,782)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(152,580)	(748,457)	(280,477)	(1,051,782)

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 31st March 2012

(Rs. '000)

Particulars	Schedule	For Q4 2011-12	Upto Q4 2011-12	For Q4 2010-11	Upto Q4 2010-11
1. Operating Profit/(Loss)					
(a) Fire Insurance		(44,999)	(142,130)	22,560	(101,316)
(b) Marine Insurance		(19,469)	(34,376)	(21,707)	(60,950)
(c) Miscellaneous Insurance		(88,112)	(571,951)	(281,331)	(889,516)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		61,079	214,390	38,802	145,897
Add: Amortisation write up on Securities		1,127	8,565	2,842	4,257
Less: Amortisation write down on Securities		(442)	(1,418)	(444)	(2,095)
(b) Profit on sale of investments		5,700	16,791	3,387	12,949
Less : Loss on sale of investments		64	(32)	-	-
3. Other Income		-	-	-	-
Total (A)		(85,052)	(510,161)	(235,890)	(890,774)
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		3,963	4,363	4,425	4,425
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		3,963	4,363	4,425	4,425
Profit before Tax (A-B)		(89,015)	(514,524)	(240,315)	(895,199)
Provision for Taxation		-	-	-	-
Fringe Benefit Tax		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		(89,015)	(514,524)	(240,315)	(895,199)
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		(3,264,354)	(2,838,845)	(2,598,530)	(1,943,646)
Balance carried forward to Balance Sheet		(3,353,369)	(3,353,369)	(2,838,845)	(2,838,845)

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
FORM NL-3-B-BS
Balance Sheet as at 31st March 2012

(Rs.' 000)

Particulars	Schedule	As at 31st March 2012	As at 31st March 2011
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	5,200,000	4,750,000
Share Application Money		950,000	225,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		(2,563)	(210)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		6,147,437	4,974,790
Application of Funds			
Investments	NL-12-Investment Schedule	9,092,026	5,958,481
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		524,944	510,929
Less Accumulated Depreciation		387,250	303,045
Net Block		137,694	207,884
Capital Work in Process		22,033	7,301
		159,727	215,185
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	488,238	204,819
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,165,418	1,947,258
		4,653,656	2,152,077
Current Liabilities	NL-17-Current Liabilities Schedule	7,586,640	4,029,937
Provisions	NL-18-Provisions Schedule	3,524,701	2,159,861
Total (B)		11,111,341	6,189,798
Net Current Assets (A - B)		(6,457,685)	(4,037,721)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,353,369	2,838,845
Total		6,147,437	4,974,790

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 31st March 2012*(Rs.' 000)*

Particulars	Total		Total	
	For Q4 2011-12	Upto Q4 2011-12	For Q4 2010-11	Upto Q4 2010-11
Premium from direct business written	2,539,686	9,197,623	1,651,906	6,001,637
Add : Premium on reinsurance accepted	1,016,427	1,138,528	512,824	604,306
Less: Premium on reinsurance ceded	981,504	3,855,415	635,280	2,566,420
Net Premium	2,574,609	6,480,736	1,529,451	4,039,523
Adjustment for change in reserve for unexpired risks	629,114	1,267,442	260,735	748,355
Total Premium Earned (Net)	1,945,495	5,213,294	1,268,716	3,291,168

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st March 2012*(Rs.' 000)*

Particulars	Total		Total	
	For Q4 2011-12	Upto Q4 2011-12	For Q4 2010-11	Upto Q4 2010-11
Claims Paid				
Direct	1,413,551	4,297,898	1,100,199	2,963,374
Add : Reinsurance accepted	176,037	175,800	77,396	76,415
Less: Reinsurance ceded	591,214	1,647,057	525,898	1,265,125
Net Claims Paid	998,374	2,826,641	651,696	1,774,664
Add : Claims outstanding at the end	3,188,679	3,188,679	1,918,062	1,918,062
Less : Claims outstanding at the beginning	2,568,890	1,918,062	1,365,263	902,490
Total Claims Incurred	1,618,163	4,097,258	1,204,495	2,790,236

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 31st March 2012*(Rs.' 000)*

Particulars	Total		Total	
	For Q4 2011-12	Upto Q4 2011-12	For Q4 2010-11	Upto Q4 2010-11
Commission Paid				
Direct	151,203	450,858	56,341	199,504
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	122,011	467,476	77,349	332,785
Net Commission	29,192	(16,618)	(21,008)	(133,281)
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	72,349	183,037	11,244	19,280
Brokers	63,385	215,177	42,074	151,991
Corporate Agency	4,946	12,132	-	-
Referral	188	411	-	-
Others (pl.Coins)	10,335	40,101	3,024	28,233
Gross Commission	151,203	450,858	56,341	199,504

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st March 2012*(Rs. ' 000)*

Particulars	Total		Total	
	For Q4 2011-12	Upto Q4 2011-12	For Q4 2010-11	Upto Q4 2010-11
1 Employees' Remuneration & Welfare Benefits	210,570	817,289	196,624	662,510
2 Travel , Conveyance and Vehicle Running Expenses	7,620	45,935	5,186	40,465
3 Training & Conferences Expenses	6,880	14,836	(1,068)	5,437
4 Rents, Rates, and Taxes	32,540	142,886	33,147	152,144
5 Repairs	11,864	68,389	16,557	66,357
6 Printing & Stationery	8,788	29,015	8,070	21,433
7 Communication	4,270	36,969	6,572	33,979
8 Legal & Professional Charges	35,993	85,792	10,846	57,392
9 Auditors' Fees , Expenses etc.				
(a) As Auditor	458	1,808	619	1,978
(b) As Adviser or in any other capacity, in respect of				
(i) Taxation Matters	25	108	100	100
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	(52)	-	(125)	-
(c) in any other capacity	-	-	-	-
10 Advertisement and Publicity	32,205	132,387	(13,969)	43,250
11 Outsourcing Expenses	11,364	40,122	10,293	43,435
12 Business Support	181,620	787,907	159,680	670,346
13 Interest & Bank Charges	1,136	8,407	2,046	6,051
14 Others	6,654	(319)	5,217	706
15 Depreciation	32,944	116,018	22,438	117,244
16 Entertainment	742	2,133	65	1,467
17 (Gain)/Loss on Foreign Exchange	1	135	12	155
18 Subscription/Membership	1,603	2,908	312	2,436
19 Insurance	357	359	456	697
20 Pool Expenses	8,234	15,143	(5,199)	(2,075)
21 Service Tax Expenses	3,862	11,651	(1,345)	7,727
Total	599,678	2,359,878	456,530	1,933,234

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st March 2012*(Rs. '000)*

	Particulars	As at 31st March 2012	As at 31st March 2011
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	10,000,000	10,000,000
2	Issued Capital 710,000,000 (Previous year 520,000,000) Equity Shares of Rs. 10 Each	7,100,000	5,200,000
3	Subscribed Capital 615,000,000 (Previous year 497,500,000) Equity Shares of Rs. 10 Each	6,150,000	4,975,000
4	Called Up Capital 520,000,000 (Previous year 475,000,000) Equity Shares of Rs. 10 Each	5,200,000	4,750,000
	Less : Calls Unpaid	-	-
	Add : Equity Shares Forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses Including commission or brokerage on underwriting or subscription of shares	-	-
	Total	5,200,000	4,750,000

Future Generali India Insurance Company Limited

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 31st March 2012

Shareholder	As at 31st March 2012		As at 31st March 2011	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	387,400,000	74.5	353,875,000	74.5
Pantaloon Retail (I) Ltd	132,600,000		121,125,000	
Shendra Advisory Services Pvt Ltd.	254,800,000		232,750,000	
Foreign	132,600,000	25.5	121,125,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	132,600,000		121,125,000	
Others				
Total	520,000,000	100	475,000,000	100

Future Generali India Insurance Company Limited

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 31st March 2012*(Rs. '000)*

	Particulars	As at 31st March 2012	As at 31st March 2011
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	Total	-	-

Future Generali India Insurance Company Limited

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FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st March 2012

(Rs. '000)

	Particulars	As at 31st March 2012	As at 31st March 2011
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 31st March 2012

(Rs. '000)

Particulars	As at 31st March 2012	As at 31st March 2011
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	3,317,323	1,947,437
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,290,660	1,699,106
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,776,041	1,425,339
5. Other than Approved Investments	25,000	-
Total Long Term Investment	8,409,024	5,071,882
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	99,871
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	17,726	5,498
(bb) Preference	-	-
(b) Mutual Funds	94,364	83,727
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	149,880	-
(e) Other Securities	235,147	602,702
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	153,011	49,743
5. Other than Approved Investments	32,874	45,058
Total Long Term Investment	683,002	886,599
Total	9,092,026	5,958,481

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 31st March 2012*(Rs. '000)*

Particulars	As at 31st March 2012	As at 31st March 2011
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	-	-

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

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st March 2012

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2011	Additions	Deductions	As at 31st March 2012	As at 31st March 2011	Up to the Quarter ended 31st March 2012	On Sales/ Adjustments	As at 31st March 2012	As at 31st March 2012	As at 31st March 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	158,464	14,741	-	173,205	112,950	32,757	-	145,707	27,498	45,514
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	147,945	23,035	(31,197)	139,783	67,150	30,958	(22,750)	75,358	64,425	80,795
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	42,188	762	(5,428)	37,522	26,426	6,244	(4,876)	27,794	9,728	15,762
Information & Technology Equipment	89,281	14,425	-	103,706	63,277	31,288	-	94,565	9,141	26,004
Vehicles	2,272	-	-	2,272	527	454	-	981	1,291	1,745
Office Equipment	70,779	2,066	(4,389)	68,456	32,715	14,317	(4,187)	42,845	25,611	38,064
Others	-	-	-	-	-	-	-	-	-	-
Total	510,929	55,029	(41,014)	524,944	303,045	116,018	(31,813)	387,250	137,694	207,884
Work in progress									22,033	7,301
Grand Total	510,929	55,029	(41,014)	524,944	303,045	116,018	(31,813)	387,250	159,727	215,185
Previous Year	486,317	28,189	(3,577)	510,929	186,963	117,244	(1,162)	303,045	215,185	

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st March 2012*(Rs. '000)*

Particulars	As at 31st March 2012	As at 31st March 2011
1. Cash (including cheques, drafts and stamps)	77,812	61,997
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	60,000	-
(bb) Others	149,800	60,000
(b) Current Accounts	200,626	82,822
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	488,238	204,819
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	488,238	204,819
Outside India	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st March 2012*(Rs. '000)*

Particulars	As at 31st March 2012	As at 31st March 2011
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	12,124	6,663
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	392	1,500
6. Others	-	-
7. Other Deposits	78,429	90,350
8. Advances to Employees	446	230
9. Advances recoverable in cash or kind	31,541	30,727
10. Unutilised Service Tax (net)	68,349	56,338
Total (A)	191,281	185,808
Other Assets		
1. Income accrued on Investments	338,108	176,759
2. Outstanding Premiums	11,103	2,000
3. Agents' Balances	929	1,140
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	3,623,997	1,581,551
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others	-	-
Total (B)	3,974,137	1,761,450
Total (A+B)	4,165,418	1,947,258

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 31st March 2012

(Rs. '000)

Particulars	As at 31st March 2012	As at 31st March 2011
1. Agents Balances	98,295	51,951
2. Balances due to other Insurance Companies	1,749,611	548,259
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	36,062	19,842
5. Unallocated Premium	251,080	193,586
6. Sundry Creditors	201,534	159,213
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	5,177,608	3,010,590
9. Provision for Solatium fund	2,697	3,193
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	24,405	12,045
12. Statutory Dues	45,348	31,258
Total	7,586,640	4,029,937

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2012

(Rs. '000)

Particulars	As at 31st March 2012	As at 31st March 2011
1. Reserve for Unexpired risk	3,343,407	2,075,965
2. For Taxation (less advance tax paid and taxes deducted at source)	-	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	181,294	83,896
Total	3,524,701	2,159,861

Future Generali India Insurance Company Limited
IRDA 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 31st March 2012

(Rs. '000)

Particulars	As at 31st March 2012	As at 31st March 2011
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and payments Upto the Quarter Ended 31st March 2012

(Rs. '000)

Particulars	Upto the Quarter ended 31st March 2012	Upto the Quarter ended 31st march 2011
Cash Flow from Operating Activities		
Premium received from Policyholders,including advance receipts and service tax	10,762,904	7,244,151
Payment to Reinsurers, net of commissions and claims	(1,209,225)	(737,786)
Payment to Coinsurers, net of claims recovery	97,063	5,644
Payment of Claims	(4,376,539)	(3,121,251)
Payment of Commission and Brokerage	(303,065)	(132,023)
Payment of other Operating Expenses net of Misc Income	(1,973,735)	(1,554,672)
Income tax paid (Net)	(317,479)	(195,051)
Service Tax Paid	(784,980)	(411,612)
Fringe Benefit Tax paid	1,108	-
Security deposits paid	6,495	(2,708)
Cash Flow before Extraordinary items	1,902,547	1,094,692
Cash Flow from Extraordinary operations	-	-
Net Cash Flow From Operating Activities	1,902,547	1,094,692
Cash Flow from Investment Activities		
Purchase of Fixed Assets	(61,929)	(37,767)
Proceeds from Sale of Fixed Assets	1,629	39
Purchase of Investments	(5,790,161)	(4,569,470)
Sale of Investments	2,065,471	1,999,692
Rent/Interests/Dividends Received	472,520	274,826
Investment in money market instruments and in liquid mutual fund (Net)*	524,822	(672,162)
Expenses related to investments	(6,480)	(5,312)
Net Cash Flow from Investment Activities	(2,794,128)	(3,010,154)
Cash Flow from Financing Activities		
Proceeds from Issuance of Share Capital	225,000	1,800,000
Proceeds from Share Application money, pending allotment (net)	950,000	225,000
Net Cash Flow from Financing Activities	1,175,000	2,025,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(Decrease) in Cash and Cash Equivalents during the year	283,419	109,538
Cash and Cash Equivalent at the beginning of the year	204,819	95,281
Cash and Cash Equivalent at the end of the year	488,238	204,819

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

(Rs .in Lacs)

Statement of Liabilities								
	As on 31st March 2012				As on 31st March 2011			
Description	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	1,447	1,193	65	2,705	619	589	28	1,236
Marine Sub-class: Marine Cargo Marine Hull	743	345	78	1,166	365	259	43	667
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	24,981	25,205	2,614	52,800	15,485	14,926	1,678	32,088
Health Insurance	6,263	778	1,610	8,651	4,291	896	762	5,949
Total Liabilities	33,434	27,520	4,366	65,321	20,760	16,670	2,511	39,940

PERIODIC DISCLOSURES

FORM NL-22: Geographical Distribution of Business

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

(Rs. in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		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
Andhra Pradesh	101.47	572.46	53.17	168.03	-	-	184.47	723.83	455.31	1,602.12	199.96	781.40	3.06	31.97	23.35	100.06	44.59	164.81	24.14	103.23	-	-	40.87	124.09	1,130.39	4,372.02
Assam	8.18	17.42	0.50	3.26	-	-	1.13	12.12	149.43	497.33	64.67	221.35	0.17	0.64	0.62	2.48	2.39	8.28	0.08	0.15	-	-	3.42	10.89	230.60	773.92
Bihar	3.04	8.01	-	0.96	-	-	0.68	0.93	146.14	533.75	49.90	173.44	-	0.12	0.48	1.43	0.93	2.71	0.18	0.42	-	-	1.55	3.69	202.89	725.46
Chandigarh	6.30	23.79	2.37	9.70	-	-	2.57	8.30	106.07	380.13	57.16	222.17	0.27	1.15	2.85	18.59	3.77	12.12	8.40	43.13	-	-	16.04	39.36	205.79	758.44
Chhattisgarh	0.66	2.85	1.16	8.85	-	-	3.25	10.18	137.12	430.31	98.50	280.30	-	0.14	39.70	382.69	0.51	1.47	1.39	3.09	-	-	2.31	22.17	284.60	1,142.06
Delhi	294.95	1,014.40	112.57	417.22	-	-	97.15	399.15	776.56	2,870.51	396.24	1,419.08	26.08	130.75	57.25	280.91	481.88	2,226.79	13.96	65.01	-	-	56.67	241.64	2,313.32	9,065.44
Gujarat	201.32	504.29	50.97	213.44	-	-	37.52	132.78	666.40	2,741.62	441.36	1,772.94	4.33	81.33	84.89	263.90	131.71	423.22	19.25	77.18	-	-	99.17	452.19	1,736.92	6,662.88
Haryana	5.81	18.75	13.22	39.93	-	-	5.31	24.55	459.44	1,532.96	387.64	1,356.97	0.12	10.49	2.21	21.31	6.97	17.92	6.59	29.60	-	-	27.89	76.85	915.19	3,129.34
Jammu & Kashmir	1.68	6.22	0.89	1.71	-	-	-	0.88	79.54	291.32	39.74	150.85	-	-	0.12	1.65	0.10	0.75	0.03	0.47	-	-	8.08	28.02	130.18	481.87
Jharkhand	1.99	10.62	3.19	5.24	-	-	10.25	24.78	167.89	591.82	94.01	318.73	0.05	0.05	0.25	1.08	0.86	1.61	0.03	0.06	-	-	1.62	7.92	280.13	961.91
Karnataka	106.32	424.08	55.10	260.74	-	-	21.41	115.27	703.18	2,400.54	410.34	1,392.88	65.57	125.09	27.24	179.25	351.81	1,591.35	14.90	57.69	-	-	34.09	100.61	1,789.97	6,647.50
Kerala	3.05	13.86	0.69	1.62	-	-	7.38	37.75	525.28	1,844.95	159.02	656.75	0.20	1.35	1.85	7.25	9.47	41.05	15.81	57.78	-	-	11.77	13.56	734.52	2,675.91
Madhya Pradesh	3.97	19.87	15.48	48.95	-	-	7.28	20.35	289.02	928.68	160.39	576.62	-	2.65	36.55	76.35	6.12	23.45	0.64	1.99	-	-	27.02	76.83	546.46	1,775.75
Maharashtra	1,644.34	6,406.21	654.48	2,320.17	-	-	286.21	909.00	3,050.40	10,896.86	1,209.99	4,317.49	144.15	648.82	430.11	2,456.82	2,923.92	6,313.73	71.76	337.44	-	-	659.18	2,556.92	11,074.54	37,163.45
Orissa	3.84	6.09	-	0.04	-	-	0.81	3.10	62.03	251.12	53.20	189.07	-	-	0.13	0.92	0.50	0.93	-	0.29	-	-	2.02	5.53	122.52	457.09
Punjab	20.08	59.33	4.87	26.25	-	-	1.44	9.17	235.81	780.58	122.19	464.12	0.07	0.12	4.35	11.71	7.69	29.54	17.05	74.19	-	-	19.07	52.78	432.62	1,507.79
Rajasthan	5.47	21.04	1.99	10.05	-	-	4.07	9.49	192.64	911.50	156.56	767.52	0.03	0.09	195.37	522.98	3.85	18.27	3.51	17.01	-	-	40.10	138.00	603.58	2,415.94
Tamil Nadu	78.71	443.77	45.00	179.76	-	-	68.60	185.56	827.23	2,943.92	370.20	1,417.03	36.23	76.54	70.68	194.85	90.10	745.18	21.92	90.03	-	-	172.57	496.61	1,781.25	6,773.26
Uttar Pradesh	8.60	24.18	7.85	13.50	-	-	3.98	10.37	288.64	1,074.88	134.51	518.86	0.28	0.83	10.07	59.05	6.18	20.81	0.17	2.01	-	-	15.44	46.90	475.72	1,771.38
Uttaranchal	1.26	2.41	-	-	-	-	-	-	3.58	7.32	3.00	5.93	-	-	0.17	0.52	-	0.07	-	-	-	-	0.57	2.02	8.58	18.28
West Bengal	43.93	395.16	8.53	223.45	-	-	38.22	199.09	531.12	1,823.21	354.74	1,221.49	12.51	16.97	19.74	48.26	258.22	415.34	7.02	35.13	-	-	18.05	118.51	1,292.09	4,496.61

PERIODIC DISCLOSURES

FORM NL-23: Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: January - March 2012

(Rs in Lakhs)

Sr. 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	248	28		5%
2	No. of Reinsurers with rating AA but less than AAA	15	333	42	558	16%
3	No. of Reinsurers with rating A but less than AA	25	4,065	196	228	79%
4	No. of Reinsurers with rating BBB but less than A					0%
5	No. of Reinsurers with rating less than BBB					0%
6	Total	41	4,646	266	786	100%

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

(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	105	10	29	36	11	191	749.79
2	Marine Cargo	609	206	113	130	29	1087	628.19
3	Marine Hull							0
4	Engineering	72	38	36	33	21	200	463.34
5	Motor OD	13697	3323	833	335	119	18307	5104
6	Motor TP	52	68	88	152	207	567	1181.22
7	Health	6902	1327	346	153	1731	10459	2591.69
8	Overseas Travel	58	11	6	3	1	79	67.11
9	Personal Accident	255	210	123	64	46	698	696.4
10	Liability	11	4	3	1		19	9.89
11	Crop							0
12	Miscellaneous	298	421	75	53	14	861	399.24

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly Claims data for Non Life

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

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	216	574	0	229	5543	4697	1616	52	620	18	0	0	590	14155
2	Claims reported during the period	190	1063	0	181	18300	1142	8495	193	705	35	0	0	800	31104
3	Claims Settled during the period	191	1087	0	200	18307	567	10459	79	698	19	0	0	861	32468
4	Claims Repudiated during the period	33	238	0	52	1792	209	653	32	315	11	0	0	165	3500
5	Claims closed during the period	9	52	0	10	397	43	152	6	70	4	0	0	34	777
6	Claims O/S at End of the period	185	304	0	153	3565	5057	1354	133	316	20	0	0	353	11440
	Less than 3months	65	216		75	2765	1016	1309	131	245	9			222	6053
	3 months to 6 months	28	31		40	393	802	16		57				59	1426
	6months to 1 year	69	40		29	207	1329	18	1	7	9			39	1748
	1year and above	23	17		9	200	1910	11	1	7	2			33	2213

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 31st March 2012

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

Classification: Business within India / Total Business

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

(Rs .in Lacs)

Item No:	Description (Class Of Business)	Gross Written Premium (Excl Pool Direct Premium)	Net Written Premium	Gross Claims Incurred - (Excl Pool Cession)	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	10,278	2,184	7,984	1,573	1,028	1,198	1,198
02	Marine Cargo	3,953	1,486	2,575	839	474	463	474
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	53,486	47,977	37,781	33,499	9,595	10,050	10,050
05	Engineering	2,905	945	3,769	532	290	565	565
06	Aviation	-	-	-	-	-	-	-
07	Liability	1,129	422	79	65	169	19	169
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	4,615	2,915	1,028	911	646	273	646
10	Health Insurance	17,599	12,526	13,191	9,032	2,640	2,968	2,968
	Total	93,966	68,456	66,407	46,452	14,844	15,537	16,071

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 to March 2012

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Qtr	97
2	No. of branches approved during the Qtr	0
3	No. of branches opened during the Qtr	Out of approvals of previous year 3
4		Out of approvals of this year 0
5	No. of branches closed during the Qtr	16
6	No of branches at the end of the Qtr	84
7	No. of branches approved but not opened	24
8	No. of rural branches	0
9	No. of urban branches	84

PERIODIC DISCLOSURES

FORM NL-28 - Statement of Investment Assets

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

FORM 3B

FUTURE GENERALI INDIA INSURANCE CO LTD (Regn No 132)

Statement As on 31 March 2012

Statement of Investment Assets (General Insurer, Re - Insurers)

(Business within India)

Periodicity of Submission : Quarterly

Rs. in Lakhs

No.	PARTICULARS	SCHEDULE	AMOUNT
1	Investments	8	93,018.26
2	Loans	9	-
3	Fixed Assets	10	1,597.25
4	Current Assets		
	a. Cash and Bank *	11	2,784.39
	b. Advances and Other Assets*	12	41,654.18
5	Current Liabilities		
	a. Current Liabilities	13	(75,866.40)
	b. Provisions	14	(35,247.01)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		33,533.69
	Application of Funds as per Balance Sheet (A)		61,474.36
	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,597.25
3	Cash and Bank Balance (If any)	11	2,784.39
4	Advances and Other Assets (If Any)	12	41,654.18
5	Current Liabilities	13	(75,866.40)
6	Provisions	14	(35,247.01)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		33,533.69
		TOTAL(B)	(31,543.90)
	'Investment Assets ' as per FORM 3B	(A-B)	93,018.26

* FD under cash and bank schedule is shown as part of the investment in the above table

'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM* (b)						
1. Government Securities	Not Less than 20%	-	-	21,093.54	21,093.54	22.68	-	21,093.54	20,312.07
2. Govt Securities or Other Approved Securities (including (i) above)	Not Less than 30%	-	-	33,173.23	33,173.23	35.66	-	33,173.23	32,079.35
3. Investment subject to Exposure Norms									
1) Housing and Loans to SG for housing and FFE , Infrastructure	Not Less than 15%	-	15,248.45	12,148.72	27,397.17	29.45	-	27,397.17	26,702.97
2) Approved Investments	Not Exceeding 55%	-	17,167.84	14,701.28	31,869.12	34.26	-	31,869.12	32,050.61
3) Other Investments(Not Exceed 25%)		-	-	578.74	578.74	0.62	-	578.74	564.69
Total Investment Assets	100%	-	32,416.29	60,601.97	93,018.26	100.00	-	93,018.26	91,397.62

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 : (+) FRSM refers "Funds representing Solvency Margin"

(*) Pattern of Investment will apply only to SH funds representing FRSM

(^)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 Limited

Date: January 2012 - March 2012

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March 2012	As % of total for this class	As at 31st March 2011	As % of total for this class	As at 31st March 2012	as % of total for this class	As at 31st March 2011	as % of total for this class
Break down by credit rating								
AAA rated	46,099.55	53.94	28,009.96	54.63	46,672.95	53.60	28,506.81	54.60
AA or better	7,047.18	8.25	3,230.12	6.30	6,986.48	8.02	3,235.07	6.20
Rated below AA but above A	235.95	0.28	-	-	250.00	0.29	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	32,079.35	37.54	20,035.90	39.07	33,173.23	38.09	20,473.08	39.21
Total	85,462.04	100.00	51,275.98	100.00	87,082.67	100.00	52,214.96	100.00
Breakdown by Residual Maturity								
Up to 1 year	3,970.17	4.65	1,494.47	2.91	4,005.33	4.60	1,496.14	2.87
more than 1 year and upto 3 years	8,523.91	9.97	5,939.05	11.58	8,641.39	9.92	5,967.12	11.43
More than 3 years and up to 7 years	18,974.54	22.20	12,372.73	24.13	19,421.19	22.30	12,516.68	23.97
More than 7 years and up to 10 years	34,532.69	40.41	18,263.77	35.62	34,763.86	39.92	18,677.00	35.77
above 10 years	19,460.73	22.77	13,205.96	25.75	20,250.90	23.25	13,558.02	25.97
Total	85,462.04	100.00	51,275.98	100.00	87,082.67	100.00	52,214.96	100.00
Breakdown by type of the issuer								
a. Central Government	22,916.77	26.82	16,249.17	31.69	23,886.98	27.43	16,718.39	32.02
b. State Government	9,162.59	10.72	3,786.73	7.38	9,286.26	10.66	3,754.69	7.19
c. Corporate Securities	53,382.68	62.46	31,240.08	60.93	53,909.44	61.91	31,741.88	60.79
Total	85,462.04	100.00	51,275.98	100.00	87,082.67	100.00	52,214.96	100.00

Note:

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

PERIODIC DISCLOSURES

FORM NL-30: Analytical Ratios

Insurer: Future Generali India Insurance Company Limited

Date: March 2012

Analytical Ratios							
Sl.No.	Particular	Total					
		For Q4 2011- 12	Upto Q4 2011-12	For Q4 2010-11	Upto Q4 2010-11		
1	Gross Written Premium Growth Rate	64%	56%	31%	58%		
	Fire	55%	43%	3%	64%		
	Marine	39%	29%	69%	98%		
	Accident & Health	40%	32%	20%	62%		
	Engineering	37%	20%	19%	55%		
	Liability	19%	46%	24%	35%		
	Motor (OD)	48%	52%	3%	54%		
	Motor (TP)	102%	106%	99%	49%		
	Motor (Total)	76%	72%	38%	52%		
	Workmen Compensation	70%	95%	63%	88%		
	Others	54%	62%	51%	79%		
	Miscellaneous (Total)	66%	60%	33%	56%		
2	Gross Written Premium to Shareholders' Fund Ratio	127%	370%	101%	309%		
3	Growth rate of shareholders' Fund	31%	31%	112%	112%		
4	Net Retention Ratio	72%	63%	71%	61%		
	Fire	25%	21%	28%	17%		
	Marine	36%	38%	20%	24%		
	Accident & Health	81%	71%	73%	64%		
	Engineering	39%	33%	21%	18%		
	Liability	37%	37%	33%	34%		
	Motor (OD)	90%	90%	89%	89%		
	Motor (TP)	72%	46%	73%	51%		
	Motor (Total)	79%	70%	81%	75%		
	Workmen Compensation	90%	90%	90%	90%		
	Others	61%	54%	67%	54%		
	Miscellaneous (Total)	78%	69%	77%	69%		
5	Gross Commission Ratio	4%	4%	3%	3%		
	Fire	8%	7%	4%	5%		
	Marine	13%	12%	8%	9%		
	Accident & Health	6%	6%	5%	5%		
	Engineering	8%	7%	6%	6%		
	Liability	13%	13%	10%	10%		
	Motor (OD)	7%	5%	2%	1%		
	Motor (TP)	0%	0%	0%	0%		
	Motor (Total)	3%	3%	1%	1%		
	Workmen Compensation	9%	8%	5%	5%		
	Others	7%	7%	6%	5%		
	Miscellaneous (Total)	4%	4%	2%	2%		
6	Gross Expense of Management to Gross Written Premium Ratio	21%	27%	24%	32%		
7	Gross Combined Ratio	92%	91%	95%	102%		
8	Technical Reserves to Net Premium Ratio	254%	101%	261%	99%		
9	Underwriting Balance Ratio	-12%	-19%	-24%	-32%		
10	Operating Profit Ratio	-3%	-8%	-15%	-22%		
11	Liquid Assets to Liabilities Ratio	18%	18%	27%	27%		
12	Net Earning Ratio	-3%	-8%	-16%	-22%		
13	Return on Net Worth Ratio	-3%	-18%	-11%	-42%		
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.69	1.69	2.06	2.06		
15	NPA Ratio						
	Gross NPA Ratio	NA	NA	NA	NA		
	Net NPA Ratio	NA	NA	NA	NA		

Equity Holding Pattern

1	No. of shares		520,000,000		475,000,000
2	Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%		74.5% ; 25.5%
3	%of Government holding (in case of public sector insurance companies)		NA		NA
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period			-1.03	-2.42
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period			-1.03	-2.42
6	Book value per share (Rs)			5.37	4.50

PERIODIC DISCLOSURES

FORM NL-31: Related Party transactions

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

(Rs in 000)

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 31st March 2012	Upto the Quarter ended 31st March 2012	For the Quarter ended 31st March 2011	Upto the Quarter ended 31st March 2011
1	Pantaloon Retail (I) Ltd	Joint Venture Promoter	Rent & Maintenance for premises hired	1,713	4,678	1,340	8,466
			Rent Deposits received (net)	(171)	783	82	9,630
			Insurance Premium received	2,696	5,213	1,230	3,345
			Insurance Claims paid	103	697	372	1,080
			Other transactions	278	2,534	650	910
			Equity shares issued	-	114,750	191,250	497,250
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium paid	35,294	137,012	58,618	106,927
			Commission on reinsurance ceded	7,031	28,073	12,551	22,669
			Claims recovery on reinsurance	34,840	71,403	46,508	68,037
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	Equity shares issued	-	114,750	191,250	497,250
			Share application, pending allotment (net)	280,500	484,500	114,750	114,750
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	Equity shares issued	-	220,500	367,500	955,500
			Share application, pending allotment (net)	269,500	465,500	110,250	110,250
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	7,989	16,089	2,704	11,414
			Insurance premium received	-	3	-	11
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	12,007	53,793	31,259	51,401
			Insurance premium received	2,125	2,112	(81)	1,940
			Insurance claims paid	-	227	12	13,164
			Insurance premium paid	226	1,168	67	1,259

PERIODIC DISCLOSURES

FORM NL-32 Product Information

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

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	Future Golfer's Insurance		IRDA/NL/FGII/P/MISC/V.I/FGI/11-12	Miscellaneous	Internal tariff rated product	21.07.2011	04.01.2012
2	Tea Crop Insurance		IRDA/NL/FGI/P/MISC/1974/V.1/10-11	Marine	Individual experience rated product	14.02.2011	06.03.2012
3	Aviation Insurance		IRDA/NL/FGII/P/MISC/V.I/Avi/11-12	Miscellaneous	Individual experience rated product	12.12.2011	09.03.2012
4	Weather Index Based Insurance		IRDA/NL/FGII/P/MISC/V.I/WIB/11-12	Miscellaneous	Individual experience rated product	07.10.2011	09.03.2012

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

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

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 31st March 2012

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		69,471
	Deduct:		
02	Liabilities		69,471
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		32,416
	Deduct:		
06	Other Liabilities		5,292
07	Excess in Shareholder's fund		27,124
08	Total ASM (04)+(07)		27,124
09	Total RSM		16,071
10	Solvency Ratio (Total ASM/ Total RSM)		1.69

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

Sl. No.	Name of person	Role/designation	Details of change in the period
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	Dr. Devi Singh	Director	
9	Dr. Rajan Saxena	Director	
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	
11	Mr. S.Venkatesh	Chief Financial Officer	Resigned w.e.f. January 18, 2012
12	Mr. Arsh Kaumi	Head - Finance	Appointed in place of Mr. S. Venkatesh w.e.f January 19, 2012
13	Mr. Biresh Giri	Appointed Actuary	Resigned w.e.f from March 09, 2012
14	Ms. Kirti Kothari	Appointed Actuary	Appointed in place of Mr. Biresh Giri w.e.f March 09, 2012
15	Mr. Milan P. Shirodkar	Head Investments	
16	Mr. Prashant Chikhhal	Head Internal Audit	

PERIODIC DISCLOSURES

FORM NL-35 - NPAs

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

Form 7A

*Future Generali India Insurance Co. Ltd (Registration No 132)
STATEMENT AS ON: 31 March 2012*

Name of the Fund: General Insurance

**Details of Investment Portfolio
Periodicity of Submission : Quarterly**

Interest rate										Has there been any principal waiver?						
COI	Company Name	Instrument Type	Interest rate % has there been any revision	Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal due from	Interest due from	Deferred principal	Deferred interest	Rolled Over?	Amount	Board Approval ref	Classification	Provision (%)	Provision (Rs)
NOT APPLICABLE																

CERTIFICATION

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

Note:-

A Category of investment (COI) shall be as per INV/GLN/001/2003-04

B Form 7A shall be submitted in respect of each fund

C Classification shall be as per 'F&A circulars-169-jan-07 dt.24-01-07

PERIODIC DISCLOSURES

FORM NL-36 - Yield on Investments

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

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

Statement as on:31 March 2012

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 (%)1	Net Yield (%)2	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2
1	A Central Government Securities	TITLE												
2	A1 Central Government Bonds	CGSB	19,815.21	430.38	2.20	2.20	19,815.21	1,416.48	8.31	8.31	11,928.21	891.24	8.13	8.13
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,278.33	24.53	1.92	1.92	1,278.33	83.82	7.77	7.77	1,006.78	78.41	7.79	7.79
5	A4 Treasury Bills	CTRB	-	-	-	-	-	11.12	1.32	1.32	998.71	16.64	1.18	1.18
6	B Government Securities / Other Approved Securities	TITLE												
8	B2 State Government Bonds/ Development Loans	SGGB	9,286.26	183.07	2.22	2.22	9,286.26	537.03	8.59	8.59	3,754.69	286.79	10.60	10.60
10	B4 Other Approved Securities (excluding Infrastructure	SGOA	2,793.43	55.38	1.98	1.98	2,793.43	222.74	7.99	7.99	2,784.69	177.30	7.88	7.88
12	C Housing and Loans to State Govt for housing and fire fighting equipment	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	8,106.66	190.26	2.40	2.40	8,106.66	613.72	9.33	9.33	5,359.95	366.16	9.01	9.01
23	D Infrastructure Investments	TITLE												
25	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	7.81	0.30	5.21	5.21	7.81	0.60	13.55	13.55	-	0.59	14.17	14.17
26	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	28.67	0.24	1.00	1.00	28.67	0.72	4.74	4.74	-	-	-	-
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	17,732.77	390.83	2.44	2.44	17,732.77	1,472.42	9.40	9.40	12,723.98	916.74	9.02	9.02
33	D11 Infrastructure - Other Corporate Securities- Debentures/	ICTD	1,521.27	33.89	2.23	2.23	1,521.27	165.51	8.96	8.96	2,026.84	162.44	9.01	9.01
37	E Approved Investment Subject To Exposure Norms	TITLE												
38	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	53.23	0.49	0.85	0.85	53.23	0.77	1.61	1.61	33.35	1.42	8.82	8.82
39	E2 Corporate Securities (Approved Investment) -Equity Shares	EACE	124.03	7.79	7.32	7.32	124.03	12.26	18.96	18.96	21.63	2.02	11.01	11.01
46	E9 Corporate Securities - Bonds - Taxable	EPBT	26,298.74	629.38	2.42	2.42	26,298.74	1,897.89	9.61	9.61	11,631.11	807.27	9.44	9.44
56	E20 Deposits - Deposit with scheduled banks	ECDB	2,098.00	53.99	2.46	2.46	2,098.00	153.35	9.69	9.69	600.00	42.67	6.96	6.96
57	E21 Deposits - CDs with Scheduled Banks	EDCD	1,881.25	22.01	2.27	2.27	1,881.25	209.72	9.36	9.36	6,027.02	80.92	3.00	3.00
59	E24 Commercial Papers issued by all India Financial Institutions	ECCP	470.22	13.97	3.01	3.01	470.22	27.35	5.99	5.99	-	-	-	-
67	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	943.64	59.29	3.44	3.44	943.64	222.15	10.28	10.28	837.27	71.21	7.03	7.03
69	F Other Investments	TITLE												
72	F3 Other Investments - Equity Shares (incl PSUs and Unlisted)	OESH	14.17	-	-	-	14.17	0.42	1.82	1.82	19.66	3.56	17.02	17.02
74	F5 Other Investments -Debentures	OLDB	250.00	6.04	2.42	2.42	250.00	6.04	2.42	2.42	-	-	-	-
77	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid	OMGS	314.57	14.85	13.83	13.83	314.57	95.81	10.71	10.71	430.92	93.13	7.14	7.14
		TOTAL	93,018.26	2,116.69			93,018.26	7,149.93			60,184.81	3,998.50		

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.

PERIODIC DISCLOSURES

FORM NL-37 - Downgrading of Investments

Insurer: Future Generali India Insurance Company Limited

Date: January 2012 - March 2012

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

Statement as on: 31 March 2012

Name of the Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the quarter</u> ¹								
	Nil	NA	NA	NA	NA	NA	NA	NA	NA
B.	<u>As on Date</u>								
1	11% Tata Communication Ltd 2014	ICTD	521.55	05/03/2010	CARE	AAA	AA+	01/11/2010	NA
2	9.80% First Blue Home Finance Ltd 2020	OLDB	250.00	16/12/2010	FITCH	AA+	AA-	14/09/2011	NA

CERTIFICATION

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 Company Limited

Date: January 2012 - March 2012

(Rs. in Lakhs)

Sl. No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		Same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,544.97	6209	1,641.44	3929	9,994.81	23396	6,988.08	12217
2	Cargo & Hull	1,032.03	2548	742.13	19684	3,952.84	9044	3,073.69	57328
3	Motor TP	4,963.31	152913	2,499.41	0	18,225.02	571976	8,779.75	0
4	Motor OD	9,852.82	0	6,663.02	119689	35,335.43	0	23,169.15	462956
5	Engineering	781.74	1724	578.18	1147	2,836.64	5789	2,377.05	3784
6	Workmen's Compensation	276.68	1650	162.87	1050	1,175.37	5968	602.48	3823
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,007.98	18124	687.00	11758	4,632.06	58045	2,802.40	41291
10	Health	4,558.39	18506	3,226.47	16507	13,055.31	77712	10,534.11	67643
11	Others*	1,273.95	8260.00	881.35	6691	4,568.81	29746	2,890.39	32520
		26,291.88	209934	17,081.85	180455	93,776.29	781676	61,217.11	681562

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 Company Limited

Date: January 2012 - March 2012

(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	486	138.51	361,330.51
		Social			
2	Cargo & Hull	Rural	213	45.39	245,256.01
		Social			
3	Motor TP	Rural	15283	562.51	189,051.04
		Social			
4	Motor OD	Rural	0	926.66	-
		Social			
5	Engineering	Rural	173	64.30	69,998.36
		Social			
6	Workmen's Compensation	Rural	111	21.25	4,021.14
		Social			
7	Employer's Liability	Rural	0	-	-
		Social			
8	Aviation	Rural	0	-	-
		Social			
9	Personal Accident	Rural	1023	34.49	296,110.78
		Social	0	-	-
10	Health	Rural	949	72.54	6,831.80
		Social			
11	Others*	Rural	3907	334.97	480,701.80
		Social			
Total		Rural	22145	2,200.63	1,653,301.44
		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 Company Limited

Date: January 2012 - March 2012

(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	65201	6,055.68	15192	1137.76	181786	16455.02	27416	2055.16
2	Corporate Agents-Banks	2933	104.33	0	0.00	4842	155.13	0	0.00
3	Corporate Agents -Others	520	345.52	1	0.10	806	886.88	1	0.10
4	Brokers	21191	7,104.92	21098	4706.87	71406	23532.87	68868	16602.39
5	Micro Agents	0	-	0	0.00	0	0.00	0	0.00
6	Direct Business	117559	12,626.19	144164	11237.12	517811	52658.84	585277	42559.46
	Total (A)	207404	26,236.63	180455	17081.85	776651	93688.73	681562	61217.11
1	Referral (B)	2530	55.26	0	0	5025	87.56	0	0
	Grand Total (A+B)	209934	26,291.88	180455	17,081.85	781676	93776.29	681562	61217.11

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 - GREIVANCE DISPOSAL

Insurer:	Future Generali India Insurance Co. Ltd.	Period	Jan 01, 2012 - Mar 31, 2012	As On	31-Mar-12
			2.71		

(Rs in Lakhs)

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	17	391	288	1	116	3
a)	Sales Related	1	24	17	0	8	0
b)	Policy Administration Related	5	204	191	0	17	1
c)	Insurance Policy Coverage related	0	7	5	1	1	0
d)	Claims related	11	144	67	0	86	2
e)	Others	0	12	8	0	4	0
	Total Number	17	391	288	1	116	3

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	3	0	3
b)	Greater than 15 days	0	0	0
	Total Number	3	0	3

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