

**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 December 2012**

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q3 2012-13	Upto Q3 2012-13	For Q3 2011-12	Upto Q3 2011-12
1. Premiums earned (Net)	NL-4-Premium Schedule	1,934,411	5,227,278	1,224,945	3,267,801
2. Profit/Loss on sale/redemption of Investments		11,426	32,535	10,276	21,411
3. Others		309	973	648	1,142
4. Interest, Dividend & Rent - Gross		183,725	494,990	118,544	311,146
<b>Total (A)</b>		<b>2,129,871</b>	<b>5,755,776</b>	<b>1,354,413</b>	<b>3,601,500</b>
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,554,996	4,257,179	896,667	2,479,093
2. Commission	NL-6-Commission Schedule	72,935	152,447	9,361	(45,809)
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	640,798	1,914,528	550,686	1,763,950
4. Premium deficiency		-	-	-	-
<b>Total (B)</b>		<b>2,268,729</b>	<b>6,324,154</b>	<b>1,456,714</b>	<b>4,197,234</b>
<b>Operating Profit/(Loss)</b>		<b>(138,858)</b>	<b>(568,378)</b>	<b>(102,301)</b>	<b>(595,734)</b>
<b>Appropriations</b>					
Transfer to Shareholders' Funds		(138,858)	(568,378)	(102,301)	(595,734)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
<b>Total (C)</b>		<b>(138,858)</b>	<b>(568,378)</b>	<b>(102,301)</b>	<b>(595,734)</b>

**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 December 2012**

(Rs.'000 )

Particulars	Schedule	For Q3 2012-13	Upto Q3 2012-13	For Q3 2011-12	Upto Q3 2011-12
<b>1. Operating Profit/(Loss)</b>					
(a) Fire Insurance		(34,714)	(110,628)	(1,530)	(96,880)
(b) Marine Insurance		(4,220)	(21,633)	2,378	(14,812)
(c) Miscellaneous Insurance		(99,924)	(436,117)	(103,149)	(484,042)
<b>2. Income from investments</b>					
(a) Interest, Dividend & Rent - Gross		72,400	209,982	60,699	153,311
Add: Amortisation write up on Securities		1,870	7,101	1,262	7,438
Less: Amortisation write down on Securities		(39)	(323)	(422)	(976)
(b) Profit on sale of investments		4,575	15,471	5,347	11,027
Less : Loss on sale of investments		6	(1,224)	(33)	(33)
<b>3. Other Income</b>		-	-	-	-
<b>Total (A)</b>		<b>(60,046)</b>	<b>(337,371)</b>	<b>(35,448)</b>	<b>(424,967)</b>
<b>4. Provisions (Other than taxation )</b>					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>5. Other Expenses</b>					
(a) Expenses other than those related to Insurance Business		330	900	40	540
(b) Bad Debts written off		-	-	-	-
(c) Others		2,930	2,930	-	-
<b>Total (B)</b>		<b>3,260</b>	<b>3,830</b>	<b>40</b>	<b>540</b>
<b>Profit before Tax (A-B)</b>		<b>(63,306)</b>	<b>(341,201)</b>	<b>(35,488)</b>	<b>(425,507)</b>
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>(63,306)</b>	<b>(341,201)</b>	<b>(35,488)</b>	<b>(425,507)</b>
<b>Appropriations</b>					
(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 )		-	-	-	-
<b>Balance of profit / loss brought forward</b>		<b>(3,631,264)</b>	<b>(3,353,369)</b>	<b>(3,228,864)</b>	<b>(2,838,845)</b>
<b>Balance carried forward to Balance Sheet</b>		<b>(3,694,570)</b>	<b>(3,694,570)</b>	<b>(3,264,352)</b>	<b>(3,264,352)</b>

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

(Rs.'000 )

<b>Particulars</b>	<b>Schedule</b>	<b>As at 31st December 2012</b>	<b>As at 31st December 2011</b>
<b>Source of Funds</b>			
Share Capital	NL-8-Share Capital Schedule	5,600,000	5,200,000
Share Application Money		850,000	400,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		1,818	(3,291)
Borrowings	NL-11-Borrowings Schedule	-	-
<b>Total</b>		<b>6,451,818</b>	<b>5,596,709</b>
<b>Application of Funds</b>			
Investments	NL-12-Investment Schedule	11,488,299	8,517,638
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		549,911	541,902
Less Accumulated Depreciation		441,158	386,119
Net Block		108,753	155,783
Capital Work in Process		33,832	11,305
		142,585	167,088
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	717,182	218,301
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	5,122,680	2,988,859
		5,839,862	3,207,160
Current Liabilities	NL-17-Current Liabilities Schedule	10,234,335	6,708,373
Provisions	NL-18-Provisions Schedule	4,479,163	2,851,156
Total (B)		14,713,498	9,559,529
Net Current Assets (A - B)		(8,873,636)	(6,352,369)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,694,570	3,264,352
<b>Total</b>		<b>6,451,818</b>	<b>5,596,709</b>

**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 December 2012***(Rs. ' 000 )*

Particulars	Total		Total	
	For Q3 2012-13	Upto Q3 2012-13	For Q3 2011-12	Upto Q3 2011-12
Premium from direct business written	2,803,030	8,360,348	2,133,663	6,657,938
Add : Premium on reinsurance accepted	37,036	193,026	17,124	122,101
Less: Premium on reinsurance ceded	764,210	2,360,009	817,721	2,873,911
<b>Net Premium</b>	<b>2,075,856</b>	<b>6,193,365</b>	<b>1,333,066</b>	<b>3,906,128</b>
Adjustment for change in reserve for unexpired risks	141,445	966,087	108,121	638,327
<b>Total Premium Earned (Net)</b>	<b>1,934,411</b>	<b>5,227,278</b>	<b>1,224,945</b>	<b>3,267,801</b>

**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 December 2012***(Rs.' 000 )*

Particulars	Total		Total	
	For Q3 2012-13	Upto Q3 2012-13	For Q3 2011-12	Upto Q3 2011-12
Claims Paid				
Direct	1,321,002	3,732,209	1,078,925	2,884,347
Add : Reinsurance accepted	9,845	28,953	-	(237)
Less: Reinsurance ceded	433,873	1,395,842	366,498	1,055,844
<b>Net Claims Paid</b>	<b>896,974</b>	<b>2,365,320</b>	<b>712,427</b>	<b>1,828,266</b>
Add : Claims outstanding at the end	5,080,538	5,080,538	2,568,889	2,568,889
Less : Claims outstanding at the beginning	4,422,516	3,188,679	2,384,649	1,918,062
<b>Total Claims Incurred</b>	<b>1,554,996</b>	<b>4,257,179</b>	<b>896,667</b>	<b>2,479,093</b>

**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 December 2012***(Rs.' 000 )*

Particulars	Total		Total	
	For Q3 2012-13	Upto Q3 2012-13	For Q3 2011-12	Upto Q3 2011-12
Commission Paid				
Direct	180,775	530,681	106,371	299,655
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	107,840	378,234	97,010	345,464
<b>Net Commission</b>	<b>72,935</b>	<b>152,447</b>	<b>9,361</b>	<b>(45,809)</b>
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	78,672	231,990	18,701	77,794
Brokers	90,370	254,378	41,736	151,790
Corporate Agency	4,290	14,045	5,012	7,188
Referral	61	256	223	223
Others (pl.Coins)	7,382	30,012	40,699	62,661
<b>Gross Commission</b>	<b>180,775</b>	<b>530,681</b>	<b>106,371</b>	<b>299,655</b>

**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 December 2012**

(Rs. '000 )

Particulars	Total		Total	
	For Q3 2012-13	Upto Q3 2012-13	For Q3 2011-12	Upto Q3 2011-12
1 Employees' Remuneration & Welfare Benefits	214,234	614,862	193,402	606,716
2 Travel , Conveyance and Vehicle Running Expenses	15,467	48,795	13,718	38,315
3 Training & Conferences Expenses	949	9,073	4,874	7,956
4 Rents, Rates, and Taxes	41,273	108,058	33,704	110,348
5 Repairs	23,416	76,471	23,814	56,525
6 Printing & Stationery	12,666	43,356	5,883	20,227
7 Communication	15,110	45,642	10,765	32,699
8 Legal & Professional Charges	25,031	99,028	19,405	49,658
9 Auditors' Fees , Expenses etc.				
(a) As Auditor	413	1,471	556	1,402
(b) As Adviser or in any other capacity, in respect of				
(i) Taxation Matters	51	150	34	84
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	-	-	-	-
10 Advertisement and Publicity	55,103	128,665	61,479	100,182
11 Outsourcing Expenses	12,997	34,648	9,739	28,758
12 Business Support	196,915	623,671	139,451	606,287
13 Interest & Bank Charges	1,502	4,361	1,387	7,273
14 Others	(3,291)	(1,224)	(1,778)	(3,082)
15 Depreciation	18,150	60,458	30,054	83,074
16 Entertainment	498	1,501	532	1,391
17 (Gain)/Loss on Foreign Exchange	99	99	(4)	135
18 Subscription/Membership	1,420	4,202	344	1,304
19 Insurance	(2)	67	-	2
20 Pool Expenses	5,839	6,590	-	6,909
21 Service Tax Expenses	2,958	4,584	3,327	7,787
<b>Total</b>	<b>640,798</b>	<b>1,914,528</b>	<b>550,686</b>	<b>1,763,950</b>

**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 December 2012***(Rs.'000 )*

	<b>Particulars</b>	<b>As at 31st December 2012</b>	<b>As at 31st December 2011</b>
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 600,000,000) Equity Shares of Rs. 10 Each	7,100,000	6,000,000
3	Subscribed Capital 645,000,000 (Previous year 560,000,000) Equity Shares of Rs. 10 Each	6,450,000	5,600,000
4	Called Up Capital 560,000,000 (Previous year 520,000,000) Equity Shares of Rs. 10 Each	5,600,000	5,200,000
	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>5,600,000</b>	<b>5,200,000</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

## FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

**Share Capital Pattern of Shareholding as on 31st December 2012**

Shareholder	As at 31st December 2012		As at 31st December 2011	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
<b>Promoters</b>				
<b>Indian</b>	<b>417,200,000</b>	<b>74.5</b>	<b>387,400,000</b>	<b>74.5</b>
Pantaloon Retail (I) Ltd	142,800,000		132,600,000	
Shendra Advisory Services Pvt Ltd.	274,400,000		254,800,000	
<b>Foreign</b>	<b>142,800,000</b>	<b>25.5</b>	<b>132,600,000</b>	<b>25.5</b>
Participatie Maatschappij Graafschap Holland N.V.	142,800,000		132,600,000	
<b>Others</b>				
<b>Total</b>	<b>560,000,000</b>	<b>100</b>	<b>520,000,000</b>	<b>100</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

## FORM NL-10-RESERVE AND SURPLUS SCHEDULE

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

	<b>Particulars</b>	<b>As at 31st December 2012</b>	<b>As at 31st December 2011</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	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>Total</b>	-	-

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-11-BORROWINGS SCHEDULE

**Borrowings as on 31st December 2012**

*(Rs. '000)*

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

FORM NL-12-INVESTMENT SCHEDULE

**Investments as on 31st December 2012**

(Rs. '000)

<b>Particulars</b>	<b>As at 31st December 2012</b>	<b>As at 31st December 2011</b>
<b>Long Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	4,457,783	3,103,934
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,813,833	2,970,559
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	2,585,078	1,722,092
5. Other than Approved Investments	25,000	25,000
<b>Total Long Term Investment</b>	<b>10,881,694</b>	<b>7,821,585</b>
<b>Short Term Investments</b>		
1. Government Securities and Government guaranteed bonds including Treasury Bills	49,858	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	20,363	10,804
(bb) Preference	-	-
(b) Mutual Funds	217,361	265,474
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	200,030	150,215
(e) Other Securities	-	138,539
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	103,190	102,088
5. Other than Approved Investments	15,803	28,933
<b>Total Short Term Investment</b>	<b>606,605</b>	<b>696,053</b>
<b>Total</b>	<b>11,488,299</b>	<b>8,517,638</b>

# Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 31st December 2012

(Rs. '000)

Particulars	As at 31st December 2012	As at 31st December 2011
<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	-	-
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	-	-
<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>	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

**Fixed Assets as on 31st December 2012**

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2012	Additions	Deductions	As at 31st December 2012	As at 31st March 2012	Up to the Quarter ended 31st December 2012	On Sales/ Adjustments	As at 31st December 2012	As at 31st December 2012	As at 31st December 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	173,205	6,661	-	179,866	145,707	18,948	-	164,655	15,211	33,770
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	139,783	19,061	8,351	150,493	75,358	22,311	5,667	92,002	58,491	61,969
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	37,522	3,603	1,135	39,990	27,794	4,264	885	31,173	8,817	11,409
Information & Technology Equipment	103,706	1,811	-	105,517	94,566	4,333	-	98,899	6,618	19,002
Vehicles	2,272	-	-	2,272	982	341	-	1,323	949	1,403
Office Equipment	68,456	3,317	-	71,773	42,845	10,261	-	53,106	18,667	28,229
Others	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>524,944</b>	<b>34,453</b>	<b>9,486</b>	<b>549,911</b>	<b>387,252</b>	<b>60,458</b>	<b>6,552</b>	<b>441,158</b>	<b>108,753</b>	<b>155,783</b>
Work in progress									33,832	11,305
<b>Grand Total</b>	<b>524,944</b>	<b>34,453</b>	<b>9,486</b>	<b>549,911</b>	<b>387,252</b>	<b>60,458</b>	<b>6,552</b>	<b>441,158</b>	<b>142,585</b>	<b>167,087</b>
<b>Previous Year</b>	<b>510,929</b>	<b>30,973</b>	<b>-</b>	<b>541,902</b>	<b>303,045</b>	<b>83,074</b>	<b>-</b>	<b>386,119</b>	<b>155,783</b>	

**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 December 2012***(Rs. '000)*

<b>Particulars</b>	<b>As at 31st December 2012</b>	<b>As at 31st December 2011</b>
<b>1. Cash (including cheques, drafts and stamps)</b>	12	20
<b>2. Bank Balances</b>		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	159,800	-
(bb) Others	249,500	159,800
(b) Current Accounts	307,870	58,481
(c) Others	-	-
<b>3. Money at Call and Short Notice</b>		
(a) With Banks	-	-
(b) With Other Institutions	-	-
<b>4. Others</b>	-	-
<b>Total</b>	<b>717,182</b>	<b>218,301</b>
Balances with non-scheduled banks included in 2 or 3 above	-	-
<b>Cash and Bank Balances</b>		
In India	717,182	218,301
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 December 2012**

(Rs. '000)

<b>Particulars</b>	<b>As at 31st December 2012</b>	<b>As at 31st December 2011</b>
<b>Advances</b>		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	14,974	4,245
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	392	392
6. Others	-	-
7. Other Deposits	98,921	89,510
8. Advances to Employees	2,892	3,673
9. Advances recoverable in cash or kind	44,404	60,672
10. Unutilised Service Tax (net)	76,739	65,485
<b>Total (A)</b>	<b>238,322</b>	<b>223,977</b>
<b>Other Assets</b>		
1. Income accrued on Investments	415,046	298,915
2. Outstanding Premiums	59,334	44,904
3. Agents' Balances	-	-
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	4,409,978	2,421,063
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others	-	-
<b>Total (B)</b>	<b>4,884,358</b>	<b>2,764,882</b>
<b>Total (A+B)</b>	<b>5,122,680</b>	<b>2,988,859</b>

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 December 2012

(Rs. '000)

Particulars	As at 31st December 2012	As at 31st December 2011
1. Agents Balances	144,422	103,612
2. Balances due to other Insurance Companies	1,712,464	1,686,580
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	149,473	288,458
6. Sundry Creditors	338,301	260,687
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	7,718,533	4,234,216
9. Provision for Solatium fund	4,115	7,084
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	39,830	18,213
12. Statutory Dues	127,197	109,523
<b>Total</b>	<b>10,234,335</b>	<b>6,708,373</b>

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

FORM NL-18-PROVISIONS SCHEDULE

**Provisions as on 31st December 2012**

(Rs. '000)

<b>Particulars</b>	<b>As at 31st December 2012</b>	<b>As at 31st December 2011</b>
1. Reserve for Unexpired risk	4,309,494	2,714,292
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	169,669	136,864
<b>Total</b>	<b>4,479,163</b>	<b>2,851,156</b>

**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 December 2012**

(Rs. '000)

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

# PERIODIC DISCLOSURES

## FORM NL-21: Statement of Liabilities

Insurer: Future Generali India Insurance Company Ltd

Date: October 2012 to December 2012

(Rs .in Lacs)

<b>Statement of Liabilities</b>								
	As on 31st December 2012				As on 31st December 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
<b>Fire</b>	2,197	1,658	97	3,951	1,273	781	58	2,112
<b>Marine</b> Sub-class: Marine Cargo Marine Hull	951	594	118	1,663	491	446	62	999
<b>Miscellaneous</b> Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	30,796	37,129	7,898	75,823	20,811	19,644	2,274	42,729
<b>Health Insurance</b>	9,151	1,362	1,951	12,464	4,568	910	1,514	6,992
<b>Total Liabilities</b>	<b>43,095</b>	<b>40,742</b>	<b>10,064</b>	<b>93,900</b>	<b>27,143</b>	<b>21,781</b>	<b>3,908</b>	<b>52,832</b>



**PERIODIC DISCLOSURES**

**FORM NL-22: Geographical Distribution of Business**

Insurer: Future Generali India Insurance Company Limited

Date: October 2012 to December 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 Quarter	Upto the Quarter
Andhra Pradesh	75.30	564.18	65.04	226.99	-	-	206.59	794.01	566.22	1,589.42	203.68	689.49	5.42	36.58	32.84	102.42	76.61	240.06	20.78	87.65	-	-	29.84	101.43	1,282.30	4,432.22
Assam	2.86	28.62	0.36	1.35	-	-	2.25	3.78	118.72	368.11	32.80	125.12	0.27	0.61	2.05	5.09	1.25	7.64	0.07	0.40	-	-	3.95	11.18	164.58	551.92
Bihar	4.33	6.59	0.43	0.43	-	-	0.08	1.84	180.76	448.75	47.92	137.61	-	0.02	0.50	0.80	0.28	1.62	0.04	0.05	-	-	20.26	40.29	254.60	637.98
Chandigarh	6.29	23.10	3.17	9.45	-	-	0.83	3.66	209.85	477.72	67.87	197.12	0.07	1.08	3.70	22.07	4.19	10.53	8.39	35.31	-	-	21.29	52.99	325.65	833.03
Chhattisgarh	2.50	14.64	0.50	8.98	-	-	7.03	17.64	197.64	505.56	136.93	367.17	-	0.13	271.28	278.33	10.74	11.76	1.19	3.72	-	-	8.42	40.30	636.24	1,248.22
Delhi	276.57	1,046.02	57.67	308.36	-	-	180.08	366.94	849.41	2,592.61	395.43	1,209.18	57.93	179.44	36.56	240.68	214.77	1,243.69	20.94	68.69	-	-	48.18	223.77	2,137.52	7,479.40
Gujarat	123.53	448.87	84.70	243.75	-	-	33.92	111.44	843.65	2,191.17	325.61	1,155.30	110.98	162.92	93.52	243.95	107.73	349.02	13.21	57.01	-	-	183.54	626.79	1,920.39	5,590.22
Haryana	14.37	32.49	9.81	31.08	-	-	5.69	16.65	548.31	1,502.89	248.58	925.58	0.50	10.18	7.00	16.86	5.03	14.75	4.71	21.46	-	-	48.95	164.10	892.94	2,736.04
Jammu & Kashmir	1.04	6.43	0.02	0.75	-	-	-	0.14	106.66	250.30	38.28	101.51	-	-	0.11	3.54	0.13	0.49	0.16	0.53	-	-	11.07	47.42	157.48	411.10
Jharkhand	4.05	10.85	1.18	3.88	-	-	9.97	21.48	187.21	495.43	83.81	253.96	0.12	0.12	1.91	0.11	1.36	-	0.19	-	-	-	2.12	12.24	288.74	801.41
Karnataka	50.25	448.04	77.97	248.36	-	-	21.21	116.05	799.77	2,245.08	366.62	1,147.02	9.15	77.90	26.98	145.76	829.54	1,308.14	10.11	50.23	-	-	29.15	127.69	2,220.74	5,914.27
Kerala	5.75	18.84	0.53	1.43	-	-	16.31	50.30	607.66	1,627.30	211.52	591.24	0.23	1.24	3.32	6.83	2.66	46.85	12.32	50.92	-	-	5.55	19.73	865.83	2,414.67
Madhya Pradesh	3.70	19.45	12.68	50.81	-	-	6.67	17.09	253.86	802.73	104.48	386.03	1.96	2.02	26.34	99.92	7.19	27.30	0.81	3.44	-	-	76.24	172.70	493.92	1,581.48
Maharashtra	1,658.75	5,369.68	908.65	2,475.03	-	-	190.33	791.23	3,463.72	9,265.48	1,309.40	3,760.52	174.92	518.86	394.34	3,110.44	2,505.43	5,751.72	65.67	267.02	-	-	857.69	2,498.66	11,528.89	33,808.65
Orissa	0.51	3.67	0.06	0.06	-	-	3.93	9.38	60.19	177.90	51.76	153.54	-	0.02	0.16	1.13	0.54	3.86	-	0.06	-	-	15.30	31.68	132.44	381.30
Punjab	6.05	32.66	2.87	17.47	-	-	0.40	4.55	289.04	873.70	82.74	377.61	0.13	0.65	9.22	33.69	8.46	22.35	16.95	62.73	-	-	39.88	106.71	455.74	1,532.12
Rajasthan	11.27	20.56	3.13	6.52	-	-	19.24	39.59	179.94	673.93	104.73	492.91	0.43	1.40	236.32	626.11	4.12	9.62	3.62	12.49	-	-	102.65	274.16	665.45	2,157.31
Tamil Nadu	94.40	456.77	78.87	215.94	-	-	55.95	170.42	724.95	2,356.58	237.59	977.64	19.00	85.53	59.71	194.07	384.22	801.10	14.06	78.15	-	-	148.59	714.54	1,817.36	6,050.75
Uttar Pradesh	9.89	19.30	9.06	27.11	-	-	2.52	6.30	463.05	1,135.04	140.04	407.82	0.89	0.89	3.84	13.63	6.13	14.51	0.08	2.14	-	-	22.99	68.22	658.48	1,694.96
Uttaranchal	1.03	4.40	-	-	-	-	0.08	0.08	1.05	3.28	0.91	2.50	0.04	0.16	0.18	1.03	-	-	-	-	-	-	7.40	20.66	10.69	32.10
West Bengal	190.91	444.64	5.74	335.71	-	-	33.84	135.31	429.79	1,320.46	166.96	641.09	2.21	10.53	9.94	23.48	334.46	632.84	1.33	18.23	-	-	55.52	169.17	1,230.70	3,731.45
Puducherry	-	-	-	-	-	-	-	-	1.58	3.05	1.06	2.60	-	-	0.39	0.72	0.68	0.68	-	-	-	-	0.33	0.33	4.04	7.38
	2,543.34	9,019.78	1,322.44	4,213.46	-	-	796.90	2,677.90	11,083.02	30,906.51	4,358.72	14,102.54	384.23	1,090.27	1,218.44	5,172.46	4,504.27	10,499.89	194.42	820.42	-	-	1,738.91	5,524.78	28,144.71	84,027.99

## PERIODIC DISCLOSURES

FORM NL-23: Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: October 2012 - December 2012

(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	161.96	54.93	0.00	2.91%
2	No. of Reinsurers with rating AA but less than AAA	45	1,331.96	422.53	1,346.17	41.63%
3	No. of Reinsurers with rating A but less than AA	7	4,080.63	0.00	0.00	54.79%
4	No. of Reinsurers with rating BBB but less than A	0	0.00	0.00	0.00	0.00%
5	No. of Reinsurers with rating less than BBB	0	0.00	0.00	0.00	0.00%
6	No. of Indian reinsurer other then GIC	2	0.00	0.00	49.39	0.66%
	<b>Total</b>	<b>55</b>	<b>5,574.56</b>	<b>477.46</b>	<b>1,395.56</b>	<b>100.00%</b>

**PERIODIC DISCLOSURES**

**FORM NL-24: AGEING OF CLAIMS**

Insurer: Future Generali India Insurance Company Limited

Date: October 2012 to December 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	70	13	25	33	25	166	749.70
2	Marine Cargo	504	343	171	61	17	1096	683.04
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	68	20	22	9	15	134	89.91
5	Motor OD	14210	3496	1054	403	91	19254	5374.27
6	Motor TP	33	63	83	145	215	539	1255.61
7	Health	8778	1980	544	537	20	11859	2948.70
8	Overseas Travel	17	22	14	7	1	61	62.16
9	Personal Accident	325	200	139	48	8	720	661.18
10	Liability	12	3	1	1	0	17	5.23
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	350	381	87	39	18	875	368.95

**PERIODIC DISCLOSURES**

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

**Insurer: Future Generali India Insurance Company Limited**

**Date: October 2012 to December 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	261	901	0	225	6765	6420	2038	104	619	30	0	0	727	18090
2	Claims reported during the period	150	1226	0	176	20399	1209	11275	122	1007	30	0	0	971	36565
3	Claims Settled during the period	166	1096	0	134	19254	539	11859	61	720	17	0	0	875	34721
4	Claims Repudiated during the period	41	189	0	34	1634	192	657	58	225	8	0	0	181	3215
5	Claims closed during the period	10	48	0	9	383	43	136	14	53	2	0	0	35	737
6	Claims O/S at End of the period	201	861	0	229	6218	6927	1999	171	669	35	0	0	649	17959
	Less than 3months	59	491	0	81	4633	1105	1919	67	488	13	0	0	367	9223
	3 months to 6 months	52	285		57	780	1029	46	26	115	11			151	2552
	6months to 1 year	54	63		70	504	1628	24	24	40	2			100	2509
	1year and above	36	22		21	301	3165	10	54	26	9			31	3675

## 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 December 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 Retro Premium)	Net Written Premium (Excl Pool Retro 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	11,980	2,862	5,774	1,491	1,198	866	1,198
02	Marine Cargo	5,245	1,839	2,458	903	629	442	629
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	59,825	53,574	41,705	31,728	10,715	9,519	10,715
05	Engineering	3,540	1,188	1,390	673	354	230	354
06	Aviation	-	-	-	-	-	-	-
07	Liability	1,383	560	70	61	208	18	208
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	6,782	4,420	1,751	1,081	950	368	950
10	Health Insurance	22,059	16,595	11,098	7,859	3,319	2,497	3,319
	<b>Total</b>	<b>110,816</b>	<b>81,038</b>	<b>64,245</b>	<b>43,796</b>	<b>17,372</b>	<b>13,940</b>	<b>17,372</b>

## PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited

Date: October '12 to December 2012

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Qtr	81
2	No. of branches approved during the Qtr	0
3	No. of branches opened during the Qtr	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the Qtr	0
6	No of branches at the end of the Qtr	82
7	No. of branches approved but not opened	1
8	No. of rural branches	0
9	No. of urban branches	82

**PERIODIC DISCLOSURES**

**FORM NL-28: Statement of Investment Assets**

**Insurer: Future Generali India Insurance Company Limited**

**Date: October 2012 to December 2012**

**FORM 3B**

FUTURE GENERALI INDIA INSURANCE CO LTD ( Regn No 132)  
 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	118,975.99
2	Loans	9	-
3	Fixed Assets	10	1,425.85
4	Current Assets		
	a. Cash and Bank *	11	3,078.82
	b. Advances and Other Assets*	12	51,226.75
5	Current Liabilities		
	a. Current Liabilities	13	(102,343.35)
	b. Provisions	14	(44,791.63)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		36,945.75
	Application of Funds as per Balance Sheet (A)		64,518.18
	<b>Less: Other Assets</b>	<b>SCHEDULE</b>	<b>AMOUNT</b>
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,425.85
3	Cash and Bank Balance (If any)	11	3,078.82
4	Advances and Other Assets (If Any)	12	51,226.75
5	Current Liabilities	13	(102,343.35)
6	Provisions	14	(44,791.63)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		36,945.75
		TOTAL(B)	(54,457.81)
	<b>'Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>118,975.99</b>

\* 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	Actual%	FVC	Total	Market Value
		Balance (a)	FRSM* (b)						
1. Government Securities	Not Less than 20%	-	-	30,210.57	30,210.57	25.39	-	30,210.57	30,201.69
2. Govt Securities or Other Approved Securities (including (i) and (ii))	Not Less than 30%	-	-	45,076.40	45,076.40	37.89	-	45,076.40	45,124.46
<b>3. Investment subject to Exposure Norms</b>									
1) Housing and Loans to SG for housing and FFE , Infrastru	Not Less than 15%	-	18,314.17	19,185.83	37,500.00	31.52	-	37,500.00	37,807.80
2) Approved Investments	Not Exceeding 55%	-	16,470.62	19,520.93	35,991.55	30.25	-	35,991.55	36,347.60
3) Other Investments( Not Exceed 25%)		-	-	408.03	408.03	0.34	-	408.03	397.34
<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>34,784.78</b>	<b>84,191.21</b>	<b>118,975.99</b>	<b>100.00</b>	<b>-</b>	<b>118,975.99</b>	<b>119,677.20</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 : (+) 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: October 2012 to December 2012**

*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Dec 2012	As % of total for this class	As at 31st Dec 2011	As % of total for this class	As at 31st Dec 2012	as % of total for this class	As at 31st Dec 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	55,256.76	48.89	41,866.90	52.92	54,836.10	48.82	42,440.92	52.58
AA or better	12,396.35	10.97	7,028.05	8.88	12,153.16	10.82	6,988.40	8.66
Rated below AA but above A	239.31	0.21	236.18	0.30	250.00	0.22	250.00	0.31
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	45,124.46	39.93	29,975.51	37.89	45,076.41	40.13	31,039.34	38.45
<b>Total</b>	<b>113,016.88</b>	<b>100.00</b>	<b>79,106.64</b>	<b>100.00</b>	<b>112,315.67</b>	<b>100.00</b>	<b>80,718.66</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	3,492.05	3.09	2,492.87	3.15	3,498.73	3.12	2,502.81	3.10
more than 1 year and upto 3years	10,116.48	8.95	8,533.37	10.79	10,154.25	9.04	8,641.42	10.71
More than 3years and up to 7years	19,332.69	17.11	17,089.91	21.60	19,424.61	17.29	17,434.42	21.60
More than 7 years and up to 10 years	52,131.09	46.13	30,163.69	38.13	51,475.73	45.83	30,498.56	37.78
above 10 years	27,944.57	24.73	20,826.80	26.33	27,762.35	24.72	21,641.44	26.81
<b>Total</b>	<b>113,016.88</b>	<b>100.00</b>	<b>79,106.64</b>	<b>100.00</b>	<b>112,315.67</b>	<b>100.00</b>	<b>80,718.66</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	32,472.09	28.73	21,815.72	27.58	32,571.49	29.00	22,755.31	28.19
b. State Government	12,652.36	11.20	8,159.79	10.31	12,504.91	11.13	8,284.02	10.26
c. Corporate Securities	67,892.42	60.07	49,131.13	62.11	67,239.27	59.87	49,679.32	61.55
<b>Total</b>	<b>113,016.88</b>	<b>100.00</b>	<b>79,106.64</b>	<b>100.00</b>	<b>112,315.67</b>	<b>100.00</b>	<b>80,718.66</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: October 2012 to December 2012

Analytical Ratios					
Sl.No.	Particular	Total			
		For Q3 2012-13	Upto Q3 2012-13	For Q3 2011-12	Upto Q3 2011-12
1	Gross Written Premium Growth Rate	32%	26%	52%	53%
	Fire	58%	23%	56%	39%
	Marine	53%	44%	25%	25%
	Accident & Health	116%	37%	2%	29%
	Engineering	19%	31%	18%	15%
	Liability	32%	30%	85%	59%
	Motor (OD)	19%	21%	53%	54%
	Motor (TP)	-8%	13%	112%	111%
	Motor (Total)	10%	19%	69%	70%
	Workmen Compensation	35%	31%	74%	104%
	Others	61%	77%	96%	66%
	Miscellaneous (Total)	29%	26%	53%	56%
2	Gross Written Premium to Shareholders' Fund Ratio	103%	310%	92%	291%
3	Growth rate of shareholders' Fund	18%	18%	29%	29%
4	Net Retention Ratio	73%	72%	62%	58%
	Fire	30%	23%	24%	20%
	Marine	33%	35%	37%	38%
	Accident & Health	70%	73%	84%	67%
	Engineering	35%	32%	32%	30%
	Liability	40%	41%	34%	38%
	Motor (OD)	90%	90%	90%	90%
	Motor (TP)	89%	89%	19%	18%
	Motor (Total)	89%	89%	66%	65%
	Workmen Compensation	90%	90%	90%	90%
	Others	57%	58%	59%	51%
	Miscellaneous (Total)	80%	81%	67%	64%
5	Gross Commission Ratio	6%	6%	5%	4%
	Fire	10%	8%	8%	6%
	Marine	14%	13%	13%	11%
	Accident & Health	6%	7%	5%	6%
	Engineering	7%	7%	7%	6%
	Liability	17%	13%	12%	13%
	Motor (OD)	7%	6%	5%	4%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	5%	4%	4%	3%
	Workmen Compensation	8%	9%	7%	7%
	Others	7%	8%	8%	7%
	Miscellaneous (Total)	6%	6%	4%	4%
6	Gross Expense of Management to Gross Written Premium Ratio	29%	29%	31%	30%
7	Gross Combined Ratio	110%	102%	89%	91%
8	Technical Reserves to Net Premium Ratio	452%	152%	396%	135%
9	Underwriting Balance Ratio	-16%	-18%	-17%	-24%
10	Operating Profit Ratio	-3%	-5%	-3%	-11%
11	Liquid Assets to Liabilities Ratio	14%	14%	17%	17%
12	Net Earning Ratio	-3%	-6%	-3%	-11%
13	Return on Net Worth Ratio	-2%	-12%	-2%	-18%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.55	1.55	1.88	1.88
15	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

## Equity Holding Pattern

1	(a) No. of shares		560,000,000		520,000,000
2	(b) Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%		74.5% ; 25.5%
3	(c) % of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-0.65		-0.82
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-0.65		-0.82
6	(iv) Book value per share (Rs)		4.92		4.49

## PERIODIC DISCLOSURES

Form NL-31: Related Party Transactions

Insurer: Future Generali India Insurance Company Limi

Date: October 2012 to December 2012

Related Party Transactions							(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 December 2012	Upto the Quarter ended 31st December 2012	For the Quarter ended 31st December 2011	Upto the Quarter ended 31st December 2011
1	Pantaloon Retail (I) Ltd	Joint Venture Promoter	Rent & Maintenance for premises hired	517	2,305	705	2,964
			Rent Deposits paid	-	-	-	(954)
			Insurance Premium received	15	1,664	1,034	2,517
			Insurance Claims paid	167	277	40	593
			Other transactions	-	-	2,104	2,256
			Equity shares issued	102,000	102,000	-	114,750
			Share application, pending allotment	51,000	51,000	-	-
2	Generali Assicurazioni	Promoter Group Co.	Reinsurance premium paid	36,813	120,573	29,959	101,718
			Commission on reinsurance ceded	7,552	24,764	6,232	21,042
			Claims recovery on reinsurance	14,203	67,364	9,669	36,563
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	Equity shares issued	102,000	102,000	-	114,750
			Share application, pending allotment	-	-	102,000	204,000
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	Equity shares issued	196,000	196,000		220,500
			Share application, pending allotment	49,000	49,000	98,000	196,000
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	3,061	9,206	2,700	8,100
			Insurance premium received	-	-	-	3
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	6,343	33,043	14,467	41,785
			Insurance premium received	(22)	699	238	(13)
			Insurance claims paid	(84)	33	-	227
			Insurance premium paid	-	1,250	57	942

**PERIODIC DISCLOSURES****FORM NL-32: Products Information**

Insurer: Future Generali India Insurance Company Limited

Date: October 2012 to December 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 Hospicash		IRDA/NL/FGII/P/MISC(H)/2022/V.I/11-12	Accident and Health	Internal tarriff rated	13.12.2011	08.10.2012
2	Future Health Suraksha- Revision		IRDA/NL-HLT/FGII/MISC(H)/V.II/2026/2011-12	Accident and Health	Internal tarriff rated	10.01.2012	09.10.2012
3	Janata Personal Accident Policy		IRDA/NL/FGII/P/MISC(JPA)/2037/V.I/11-12	Accident and Health	Internal tarriff rated	28.03.2012	20.12.2012

**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 December 2012***(Rs .in Lacs)*

<b>Item</b>	<b>Description</b>	<b>Notes No.</b>	<b>Amount</b>
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		94,605
	Deduct:		
02	Liabilities		94,605
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		34,767
	Deduct:		
06	Other Liabilities		7,837
07	Excess in Shareholder's fund		26,930
08	<b>Total ASM (04)+(07)</b>		<b>26,930</b>
09	<b>Total RSM</b>		<b>17,372</b>
10	<b>Solvency Ratio (Total ASM / Total RSM)</b>		<b>1.55</b>

## PERIODIC DISCLOSURES

### FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: October 2012 to December 2012

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	Nil
2	Mr. Kishore Biyani	Director	Nil
3	Mr. Vijay Biyani	Director	Nil
4	Mr. Sergio Balbinot	Director	Nil
5	Mr. Roberto Gasso	Director	Nil
6	Dr. Kim Chai Ooi	Director	Nil
7	Mr. Krishan Kant Rathi	Director	Nil
8	Dr. Devi Singh	Director	Nil
9	Dr. Rajan Saxena	Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Arsh Kaumi	Chief of Finance	Nil
12	Ms. Kirti Kothari	Appointed Actuary	Nil
13	Mr. Milan P. Shirodkar	Chief of Investments	Nil
14	Mr. Prashant Chikhal	Head Internal Audit	Nil

**PERIODIC DISCLOSURES**

**FORM NL-35 - NPAs**

**Insurer: Future Generali India Insurance Company Limited**

**Date: October 2012 to December 2012**

**Form 7A**

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

FORM 1

Company Name & Code : FUTURE GENERALI INDIA INSURANCE CO LTD ( Regn No 132)  
Statement as on:31 Dec 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	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	<b>A Central Government Securities</b>	TITLE													
2	A1 Central Government Bonds	CGSB	28,931.27	622.79	2.20	2.20	28,931.27	1,661.60	6.55	6.55	19,815.21	1,416.48	8.31	8.31	
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,279.30	24.81	1.94	1.94	1,279.30	74.15	5.80	5.80	1,278.33	83.82	7.77	7.77	
5	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	11.12	1.32	1.32	
6	<b>B Government Securities / Other Approved Securities</b>	TITLE												0.00	
8	B2 State Government Bonds/ Development Loans	SGGB	12,504.91	266.05	2.21	2.21	12,504.91	684.32	6.48	6.48	9,286.26	537.03	8.59	8.59	
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,360.92	56.63	2.09	2.09	2,360.92	168.45	6.09	6.09	2,793.43	222.74	7.99	7.99	
12	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</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	10,617.31	252.77	2.34	2.34	10,617.31	675.56	6.98	6.98	8,106.66	613.72	9.33	9.33	
23	<b>D Infrastructure Investments</b>	TITLE												0.00	
25	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	7.98	(0.19)	(1.77)	(1.77)	7.98	(0.48)	(4.86)	(4.86)	7.81	0.60	13.55	13.55	
26	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	24.07	(0.02)	(0.13)	(0.13)	24.07	(2.86)	(12.78)	(12.78)	28.67	0.72	4.74	4.74	
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	17,713.10	390.59	2.24	2.24	17,713.10	1,280.17	6.97	6.97	17,732.77	1,472.42	9.40	9.40	
33	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICID	9,137.54	190.70	2.54	2.54	9,137.54	566.26	7.90	7.90	1,521.27	165.51	8.96	8.96	
37	<b>E Approved Investment Subject To Exposure Norms</b>	TITLE												0.00	
38	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	22.21	2.39	8.12	8.12	22.21	(12.10)	(34.19)	(34.19)	53.23	0.77	1.61	1.61	
39	E2 Corporate Securities (Approved Investment) -Equity Shares	EACE	181.41	11.04	6.86	6.86	181.41	16.92	12.78	12.78	124.03	12.26	18.96	18.96	
46	E9 Corporate Securities - Bonds - Taxable	EPBT	29,521.31	724.47	2.51	2.51	29,521.31	1,826.25	7.26	7.26	26,298.74	1,897.89	9.61	9.61	
56	E20 Deposits - Deposit with scheduled banks	ECDB	4,093.00	95.81	2.58	2.58	4,093.00	250.66	7.66	7.66	2,098.00	153.35	9.69	9.69	
57	E21 Deposits - CDs with Scheduled Banks	EDCD	0.00	26.16	2.16	2.16	0.00	118.75	6.94	6.94	1,881.25	209.72	9.36	9.36	
59	E24 Commercial Papers issued by all India Financial Institutions rated	ECCP		0.33	0.07	0.07		29.78	6.14	6.14	470.22	27.35	5.99	5.99	
67	E32 Mutual Funds - Gilt/ G.Sec/ Liquid Schemes	EGMF	2,173.61	65.39	3.13	3.13	2,173.61	220.43	8.19	8.19	943.64	222.15	10.28	10.28	
69	<b>F Other than Approved Securities</b>	TITLE												0.00	
72	F3 Other than Approved Investments - Equity Shares (incl PSUs and	OESH	6.70	0.42	6.74	6.74	6.70	(9.87)	(92.13)	(92.13)	14.17	0.42	1.82	1.82	
74	F5 Other than Approved Investments -Debentures	OLDB	250.00	6.18	2.47	2.47	250.00	18.46	7.38	7.38	250.00	6.04	2.42	2.42	
77	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	151.33	3.32	1.59	1.59	151.33	18.87	7.88	7.88	314.57	95.81	10.71	10.71	
	<b>TOTAL</b>		<b>118,975.99</b>	<b>2,739.62</b>			<b>118,975.99</b>	<b>7,585.31</b>			<b>93,018.26</b>	<b>7,149.93</b>			

**CERTIFICATION**

Certified that the information given herein are correct and complete to

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

- To be calculated based on monthly or lesser frequency 'Weighted Average of Investments'
- Yield netted for tax
- 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: October 2012 to December 2012

### FORM - 2

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

Statement as on: 31 Dec 2012

Name of the Fund : General Insurance

### Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<u>During the quarter<sup>1</sup></u>								
	Nil								
<b>B.</b>	<u>As on Date</u>								
1	11% Tata Communication Ltd 2014	ICTD	515.19	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
1	2.00% The Indian Hotels Co. Ltd 2017	EPBT	525.37	27/04/2012	ICRA	AA+	AA	14/09/2012	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: October 2012 to December 2012**

**Quarterly Business Returns across line of Business**

*(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	2,543.34	7623	1,745.92	5596	9,019.78	23569	7,449.84	17187
2	Cargo & Hull	1,322.44	2796	865.51	2125	4,213.46	8525	2,920.81	6496
3	Motor TP	4,358.72	2070	4,720.53	148502	14,102.54	4531	13,261.70	419063
4	Motor OD	11,083.02	154378	9,312.76	0	30,906.51	434810	25,482.60	
5	Engineering	796.90	1664	702.25	1431	2,677.90	4952	2,054.90	4065
6	Workmen's Compensation	374.48	2090	277.74	1420	1,181.41	6127	898.69	4318
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,218.44	19786	993.06	14491	5,172.46	59317	3,624.08	39921
10	Health	4,698.70	17466	1,751.25	15907	11,320.31	62181	8,496.92	59206
11	Others*	1,748.67	14514	1,138.86	6956	5,433.63	41429	3,294.85	21486
		<b>28,144.71</b>	<b>222387</b>	<b>21,507.87</b>	<b>196428</b>	<b>84,027.99</b>	<b>645441</b>	<b>67484.41</b>	<b>571742</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 Company Limited

Date: October 2012 to December 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	733	369.06	673,683.25
		Social			
2	Cargo & Hull	Rural	212	145.20	203,564.27
		Social			
3	Motor TP	Rural	12691	388.29	41,961.40
		Social			
4	Motor OD	Rural	-	865.51	-
		Social			
5	Engineering	Rural	136	97.88	59,486.61
		Social			
6	Workmen's Compensation	Rural	87	18.13	4,681.56
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	1422	55.10	169,620.75
		Social		-	-
10	Health	Rural	1070	42.45	10,633.54
		Social			
11	Others*	Rural	9262	510.80	431,094.29
		Social			
<b>Total</b>		<b>Rural</b>	<b>25613</b>	<b>2,492.41</b>	<b>1,594,725.67</b>
		<b>Social</b>	<b>-</b>	<b>-</b>	<b>-</b>

\*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: October 2012 to December 2012

Sl. No.	Business Acquisition through different channels						<i>(Rs in Lakhs)</i>			
	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	116224	10,137.66	49838	4,575.35	333454	30,884.03	116585	10,399.34	
2	Corporate Agents-Banks	3000	116.58	1909	50.80	8459	311.84	1909	50.80	
3	Corporate Agents -Others	1936	283.41	198	301.59	4905	940.39	286	541.36	
4	Brokers	28490	8,309.77	18567	4,262.75	74448	24,641.51	50215	16,427.95	
5	Micro Agents	0	-	0	-	0	-	0	-	
6	Direct Business	72201	9289.41	124910	12343.85	219900	27149.38	400252	40032.65	
	<b>Total (A)</b>	<b>221851</b>	<b>28136.84</b>	<b>195422</b>	<b>21534.34</b>	<b>641166</b>	<b>83927.15</b>	<b>569247</b>	<b>67452.10</b>	
1	Referral (B)	536	7.87	1006	(26.46)	4275	100.84	2495	32.31	
	<b>Grand Total (A+B)</b>	<b>222387</b>	<b>28144.71</b>	<b>196428</b>	<b>21507.87</b>	<b>645441</b>	<b>84027.99</b>	<b>571742</b>	<b>67484.41</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

FROM NL-41: GRIEVANCE DISPOSAL

Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: October 2012 to December 2012

SI. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by the customers</b>							
a)	Proposal Related	0	9	4	0	5	0	27
b)	Claim	11	402	175	3	229	6	1172
c)	Policy Related	8	268	246	0	30	0	973
d)	Premium	0	3	2	0	1	0	23
e)	Refund	0	1	0	0	0	1	8
f)	Coverage	0	3	0	0	3	0	5
g)	Cover Note Related	0	16	8	0	7	1	50
h)	Product	2	6	2	0	5	1	18
i)	Others	5	80	56	0	27	2	196
	<b>Total Number of complaints:</b>	<b>26</b>	<b>788</b>	<b>493</b>	<b>3</b>	<b>307</b>	<b>11</b>	<b>2472</b>

<b>2</b>	<b>Total No. of policies during previous year:</b>	<b>781676</b>
<b>3</b>	<b>Total No. of claims during previous year:</b>	<b>115712</b>
<b>4</b>	<b>Total No. of policies during current year:</b>	<b>645441</b>
<b>5</b>	<b>Total No. of claims during current year:</b>	<b>102869</b>
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year)</b>	<b>20.14</b>
<b>7</b>	<b>Total No. of claim Complaints (current year) per 10,000 claims registered (current year)</b>	<b>113.93</b>

<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by Customers</b>	<b>Complaints made by Intermediaries</b>	<b>Total</b>
a)	Upto 7 days	9	0	9
b)	7 - 15 days	1	0	1
c)	15 - 30 days	1	0	1
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0
	<b>Total No. of complaints</b>	<b>11</b>	<b>0</b>	<b>11</b>

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