

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 30th June 2013

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q1 2013-14	Upto Q1 2013-14	For Q1 2012-13	Upto Q1 2012-13
1. Premiums earned (Net)	NL-4-Premium Schedule	2,055,591	2,055,591	1,548,074	1,548,074
2. Profit/Loss on sale/redemption of Investments		17,866	17,866	8,095	8,095
3. Others		350	350	357	357
4. Interest, Dividend & Rent - Gross		214,877	214,877	144,230	144,230
Total (A)		2,288,684	2,288,684	1,700,756	1,700,756
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,573,181	1,573,181	1,261,798	1,261,798
2. Commission	NL-6-Commission Schedule	40,436	40,436	8,082	8,082
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	675,614	675,614	663,140	663,140
4. Premium deficiency		-	-	-	-
Total (B)		2,289,231	2,289,231	1,933,020	1,933,020
Operating Profit/(Loss)		(547)	(547)	(232,264)	(232,264)
Appropriations					
Transfer to Shareholders' Funds		(547)	(547)	(232,264)	(232,264)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(547)	(547)	(232,264)	(232,264)

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 30th June 2013

(Rs. ' 000)

Particulars	Schedule	For Q1 2013-14	Upto Q1 2013-14	For Q1 2012-13	Upto Q1 2012-13
1. Operating Profit/(Loss)					
(a) Fire Insurance		38,505	38,505	36,476	36,476
(b) Marine Insurance		7,982	7,982	14,640	14,640
(c) Miscellaneous Insurance		(47,034)	(47,034)	(283,380)	(283,380)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		87,834	87,834	71,813	71,813
Add: Amortisation write up on Securities		2,956	2,956	2,475	2,475
Less: Amortisation write down on Securities		(272)	(272)	(244)	(244)
(b) Profit on sale of investments		7,719	7,719	5,373	5,373
Less : Loss on sale of investments		(193)	(193)	(1,217)	(1,217)
3. Other Income		-	-	-	-
Total (A)		97,497	97,497	(154,064)	(154,064)
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		1,116	1,116	120	120
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		1,116	1,116	120	120
Profit before Tax (A-B)		96,381	96,381	(154,184)	(154,184)
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		96,381	96,381	(154,184)	(154,184)
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		(3,550,323)	(3,550,323)	(3,353,369)	(3,353,369)
Balance carried forward to Balance Sheet		(3,453,942)	(3,453,942)	(3,507,553)	(3,507,553)

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-3-B-BS

Balance Sheet as at 30th June 2013

(Rs. ' 000)

Particulars	Schedule	As at 30th June 2013	As at 30th June 2012
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	7,100,000	5,200,000
Share Application Money		-	950,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		1,681	858
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,101,681	6,150,858
Application of Funds			
Investments	NL-12-Investment Schedule	14,068,321	10,343,407
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		550,786	523,895
Less Accumulated Depreciation		445,380	406,132
Net Block		105,406	117,763
Capital Work in Process		19,828	22,522
		125,234	140,285
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	133,552	23,006
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,706,788	2,557,079
		2,840,340	2,580,085
Current Liabilities	NL-17-Current Liabilities Schedule	8,708,052	6,377,627
Provisions	NL-18-Provisions Schedule	4,678,104	4,042,845
Total (B)		13,386,156	10,420,472
Net Current Assets (A - B)		(10,545,816)	(7,840,387)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,453,942	3,507,553
Total		7,101,681	6,150,858

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 30th June 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q1 2013-14	Upto Q1 2013-14	For Q1 2012-13	Upto Q1 2012-13
Premium from direct business written	3,099,089	3,099,089	2,797,666	2,797,666
Add : Premium on reinsurance accepted	15,306	15,306	151,029	151,029
Less: Premium on reinsurance ceded	840,992	840,992	930,218	930,218
Net Premium	2,273,403	2,273,403	2,018,477	2,018,477
Adjustment for change in reserve for unexpired risks	217,812	217,812	470,403	470,403
Total Premium Earned (Net)	2,055,591	2,055,591	1,548,074	1,548,074

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 30th June 2013

(Rs. ' 000)

Particulars	Total		Total	
	For Q1 2013-14	Upto Q1 2013-14	For Q1 2012-13	Upto Q1 2012-13
Claims Paid				
Direct	1,192,869	1,192,869	1,143,968	1,143,968
Add : Reinsurance accepted	-	-	9,530	9,530
Less: Reinsurance ceded	352,728	352,728	493,193	493,193
Net Claims Paid	840,141	840,141	660,305	660,305
Add : Claims outstanding at the end	6,408,009	6,408,009	3,790,172	3,790,172
Less : Claims outstanding at the beginning	5,674,969	5,674,969	3,188,679	3,188,679
Total Claims Incurred	1,573,181	1,573,181	1,261,798	1,261,798

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 30th June 2013*(Rs.' 000)*

Particulars	Total		Total	
	For Q1 2013-14	Upto Q1 2013-14	For Q1 2012-13	Upto Q1 2012-13
Commission Paid				
Direct	185,689	185,689	167,514	167,514
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	145,253	145,253	159,432	159,432
Net Commission	40,436	40,436	8,082	8,082
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	85,733	85,733	78,715	78,715
Brokers	83,959	83,959	67,725	67,725
Corporate Agency	6,237	6,237	5,360	5,360
Referral	49	49	90	90
Others (pl.Coins)	9,711	9,711	15,625	15,625
Gross Commission	185,689	185,689	167,514	167,514

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 30th June 2013

(Rs. '000)

Particulars	Total		Total	
	For Q1 2013-14	Upto Q1 2013-14	For Q1 2012-13	Upto Q1 2012-13
1 Employees' Remuneration & Welfare Benefits	235,014	235,014	229,472	229,472
2 Travel , Conveyance and Vehicle Running Expenses	17,260	17,260	14,548	14,548
3 Training & Conferences Expenses	2,671	2,671	3,092	3,092
4 Rents, Rates, and Taxes	45,155	45,155	33,689	33,689
5 Repairs	22,472	22,472	26,121	26,121
6 Printing & Stationery	9,041	9,041	12,127	12,127
7 Communication	16,946	16,946	13,600	13,600
8 Legal & Professional Charges	25,616	25,616	36,488	36,488
9 Auditors' Fees , Expenses etc.				
(a) As Auditor	579	579	518	518
(b) As Adviser or in any other capacity, in respect of				
(i) Taxation Matters	84	84	50	50
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	-	-	-	-
10 Advertisement and Publicity	44,186	44,186	21,836	21,836
11 Outsourcing Expenses	13,336	13,336	11,618	11,618
12 Business Support	225,726	225,726	232,983	232,983
13 Interest & Bank Charges	1,577	1,577	1,442	1,442
14 Others	(879)	(879)	2,079	2,079
15 Depreciation	16,609	16,609	21,778	21,778
16 Entertainment	441	441	431	431
17 (Gain)/Loss on Foreign Exchange	1	1	-	-
18 Subscription/Membership	627	627	797	797
19 Insurance	156	156	42	42
20 Pool Expenses	(10,176)	(10,176)	759	759
21 Service Tax Expenses	9,172	9,172	(330)	(330)
Total	675,614	675,614	663,140	663,140

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 30th June 2013*(Rs. '000)*

	Particulars	As at 30th June 2013	As at 30th June 2012
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 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
3	Subscribed Capital 710,000,000 (Previous year 615,000,000) Equity Shares of Rs. 10 Each	7,100,000	6,150,000
4	Called Up Capital 710,000,000 (Previous year 520,000,000) Equity Shares of Rs. 10 Each	7,100,000	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	-	-
	Total	7,100,000	5,200,000

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 30th June 2013

Shareholder	As at 30th June 2013		As at 30th June 2012	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	528,950,000	74.5	387,400,000	74.5
Future Retail Limited	181,050,000		132,600,000	
Shendra Advisory Services Pvt Ltd.	347,900,000		254,800,000	
Foreign	181,050,000	25.5	132,600,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	181,050,000		132,600,000	
Others				
Total	710,000,000	100	520,000,000	100

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 30th June 2013

(Rs. '000)

	Particulars	As at 30th June 2013	As at 30th June 2012
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
IRDA Registration No 132. dated 4th September, 2007

FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th June 2013

(Rs. '000)

	Particulars	As at 30th June 2013	As at 30th June 2012
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 30th June 2013

(Rs. '000)

Particulars	As at 30th June 2013	As at 30th June 2012
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	4,805,604	3,562,279
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,182,893	3,625,796
(e) Other Securities	449,500	199,900
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	3,801,656	1,881,382
5. Other than Approved Investments	-	25,000
Total Long Term Investment	13,239,653	9,294,357
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	49,944	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	12,989	13,895
(bb) Preference	-	-
(b) Mutual Funds	299,344	249,177
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	209,213	200,065
(e) Other Securities	99,900	351,038
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	101,996	202,222
5. Other than Approved Investments	55,282	32,653
Total Short Term Investment	828,668	1,049,050
Total	14,068,321	10,343,407

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 30th June 2013

(Rs. '000)

Particulars	As at 30th June 2013	As at 30th June 2012
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 30th June 2013

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2013	Additions	Deductions	As at 30th June 2013	As at 31st March 2013	Up to the Quarter ended 30th June 2013	On Sales/ Adjustments	As at 30th June 2013	As at 30th June 2013	As at 30th June 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	188,781	-	-	188,781	170,349	3,495	-	173,844	14,937	19,347
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	135,153	-	4,031	131,122	77,809	6,052	3,411	80,450	50,672	58,534
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	41,098	-	298	40,800	29,338	1,520	273	30,585	10,215	8,627
Information & Technology Equipment	112,646	5,803	-	118,449	100,726	2,407	-	103,133	15,316	7,720
Vehicles	2,272	-	-	2,272	1,436	114	-	1,550	722	1,177
Office Equipment	69,907	-	545	69,362	53,290	3,021	493	55,818	13,544	22,358
Others	-	-	-	-	-	-	-	-	-	-
Total	549,857	5,803	4,874	550,786	432,948	16,609	4,177	445,380	105,406	117,763
Work in progress									19,828	22,522
Grand Total	549,857	5,803	4,874	550,786	432,948	16,609	4,177	445,380	125,234	140,285
Previous Year	524,944	3,196	4,245	523,895	387,250	21,778	2,897	406,132	140,285	

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 30th June 2013

(Rs. '000)

Particulars	As at 30th June 2013	As at 30th June 2012
1. Cash (including cheques, drafts and stamps)	541	13
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	133,011	22,993
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	133,552	23,006
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	133,552	23,006
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 30th June 2013

(Rs. '000)

Particulars	As at 30th June 2013	As at 30th June 2012
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	24,550	6,858
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	5,392	392
6. Others	-	-
7. Other Deposits	100,684	87,601
8. Advances to Employees	175	3,173
9. Advances recoverable in cash or kind	45,954	59,874
10. Unutilised Service Tax (net)	84,748	69,864
Total (A)	261,503	227,762
Other Assets		
1. Income accrued on Investments	551,574	379,110
2. Outstanding Premiums	508	18,445
3. Agents' Balances	928	658
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,892,275	1,931,104
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)	2,445,285	2,329,317
Total (A+B)	2,706,788	2,557,079

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 30th June 2013

(Rs. '000)

Particulars	As at 30th June 2013	As at 30th June 2012
1. Agents Balances	88,450	125,722
2. Balances due to other Insurance Companies	1,570,372	1,849,560
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	196,795	196,403
6. Sundry Creditors	281,884	269,208
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	6,408,009	3,790,172
9. Provision for Solatium fund	5,058	3,194
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	50,564	24,361
12. Statutory Dues	106,920	119,007
Total	8,708,052	6,377,627

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th June 2013

(Rs. '000)

Particulars	As at 30th June 2013	As at 30th June 2012
1. Reserve for Unexpired risk	4,592,538	3,813,809
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	85,566	229,036
Total	4,678,104	4,042,845

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 30th June 2013

(Rs. '000)

Particulars	As at 30th June 2013	As at 30th June 2012
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

(Rs .in Lacs)

Statement of Liabilities								
	As on 30th June 2013				As on 30th June 2012			
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	2,953	1,810	384	5,146	1,888	1,072	70	3,031
Marine Sub-class: Marine Cargo Marine Hull	1,195	725	240	2,160	992	403	90	1,485
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	33,501	43,212	13,985	90,698	28,794	30,054	3,667	62,515
Health Insurance	8,277	1,374	2,350	12,001	6,463	1,105	1,651	9,220
Total Liabilities	45,925	47,121	16,959	110,005	38,138	32,634	5,478	76,250

PERIODIC DISCLOSURES

FORM NL-22: Geographical Distribution of Business

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

(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	639.16	639.16	54.81	54.81	-	-	374.41	374.41	579.61	579.61	249.06	249.06	25.71	25.71	15.48	15.48	18.99	18.99	48.58	48.58	-	-	47.07	47.07	2,052.86	2,052.86
Andaman & Nicobar Is.	0.10	0.10	0.09	0.09	-	-	2.41	2.41	5.91	5.91	5.08	5.08	-	-	0.03	0.03	-	-	-	-	-	-	0.02	0.02	13.64	13.64
Assam	25.62	25.62	0.85	0.85	-	-	2.26	2.26	134.31	134.31	54.57	54.57	0.13	0.13	3.52	3.52	3.42	3.42	0.82	0.82	-	-	2.02	2.02	227.52	227.52
Bihar	0.64	0.64	0.43	0.43	-	-	1.55	1.55	197.22	197.22	66.95	66.95	0.03	0.03	0.35	0.35	0.89	0.89	0.11	0.11	-	-	12.56	12.56	280.73	280.73
Chandigarh	8.21	8.21	4.09	4.09	-	-	3.53	3.53	279.26	279.26	83.15	83.15	0.88	0.88	6.47	6.47	7.36	7.36	17.97	17.97	-	-	32.69	32.69	443.61	443.61
Chhattisgarh	5.69	5.69	6.83	6.83	-	-	7.26	7.26	183.33	183.33	100.40	100.40	0.11	0.11	3.11	3.11	0.93	0.93	0.03	0.03	-	-	12.24	12.24	319.92	319.92
Delhi	499.42	499.42	165.93	165.93	-	-	91.70	91.70	1,042.18	1,042.18	359.18	359.18	66.70	66.70	163.80	163.80	658.88	658.88	38.82	38.82	-	-	131.27	131.27	3,217.89	3,217.89
Gujarat	198.32	198.32	90.33	90.33	-	-	40.79	40.79	774.84	774.84	310.95	310.95	15.63	15.63	111.26	111.26	189.23	189.23	28.19	28.19	-	-	268.82	268.82	2,028.35	2,028.35
Haryana	20.05	20.05	13.32	13.32	-	-	4.41	4.41	569.32	569.32	267.82	267.82	-	-	2.38	2.38	6.79	6.79	5.54	5.54	-	-	66.05	66.05	955.68	955.68
Jammu & Kashmir	5.90	5.90	0.30	0.30	-	-	-	-	100.39	100.39	43.76	43.76	-	-	0.73	0.73	0.25	0.25	0.42	0.42	-	-	11.49	11.49	163.25	163.25
Jharkhand	1.97	1.97	1.56	1.56	-	-	4.08	4.08	147.35	147.35	88.92	88.92	0.38	0.38	0.59	0.59	0.32	0.32	-	-	-	-	9.47	9.47	254.64	254.64
Karnataka	496.21	496.21	104.51	104.51	-	-	35.73	35.73	819.28	819.28	402.01	402.01	26.42	26.42	24.95	24.95	191.64	191.64	4.66	4.66	-	-	86.03	86.03	2,191.43	2,191.43
Kerala	65.99	65.99	2.05	2.05	-	-	5.14	5.14	543.14	543.14	187.35	187.35	1.07	1.07	3.73	3.73	34.24	34.24	17.01	17.01	-	-	4.04	4.04	863.75	863.75
Madhya Pradesh	22.13	22.13	19.09	19.09	-	-	12.50	12.50	241.02	241.02	107.98	107.98	0.37	0.37	49.78	49.78	8.46	8.46	2.56	2.56	-	-	128.85	128.85	592.75	592.75
Maharashtra	2,063.49	2,063.49	1,002.66	1,002.66	-	-	305.40	305.40	3,084.82	3,084.82	1,337.87	1,337.87	186.09	186.09	664.34	664.34	1,828.67	1,828.67	126.98	126.98	-	-	936.34	936.34	11,536.68	11,536.68
Orissa	2.15	2.15	0.68	0.68	-	-	5.84	5.84	48.13	48.13	57.38	57.38	-	-	0.37	0.37	0.63	0.63	0.06	0.06	-	-	12.43	12.43	127.67	127.67
Punjab	13.80	13.80	9.31	9.31	-	-	2.74	2.74	354.94	354.94	141.46	141.46	0.72	0.72	4.98	4.98	5.67	5.67	36.50	36.50	-	-	43.09	43.09	613.22	613.22
Rajasthan	16.89	16.89	1.31	1.31	-	-	20.98	20.98	193.11	193.11	126.41	126.41	0.14	0.14	143.25	143.25	6.05	6.05	6.87	6.87	-	-	104.64	104.64	619.65	619.65
Tamil Nadu	352.01	352.01	111.17	111.17	-	-	76.55	76.55	821.91	821.91	300.79	300.79	28.47	28.47	140.43	140.43	64.30	64.30	32.64	32.64	-	-	134.41	134.41	2,062.69	2,062.69
Uttar Pradesh	3.92	3.92	8.44	8.44	-	-	5.96	5.96	491.77	491.77	165.13	165.13	1.00	1.00	3.34	3.34	4.35	4.35	0.81	0.81	-	-	21.04	21.04	705.76	705.76
Uttarakhand	1.05	1.05	-	-	-	-	0.20	0.20	2.72	2.72	2.18	2.18	0.03	0.03	-	-	-	-	-	-	-	-	3.17	3.17	9.35	9.35
West Bengal	173.68	173.68	168.48	168.48	-	-	71.61	71.61	390.11	390.11	207.42	207.42	11.93	11.93	61.58	61.58	327.10	327.10	10.49	10.49	-	-	78.65	78.65	1,501.05	1,501.05
Puducherry	-	-	-	-	-	-	-	-	7.51	7.51	4.95	4.95	-	-	0.07	0.07	0.11	0.11	-	-	-	-	-	-	12.63	12.63
	4,616.40	4,616.40	1,766.22	1,766.22	-	-	1,075.06	1,075.06	11,012.18	11,012.18	4,670.77	4,670.77	365.81	365.81	1,404.51	1,404.51	3,358.29	3,358.29	379.06	379.06	-	-	2,146.41	2,146.41	30,794.72	30,794.72

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

(Rs in Lakhs)

Reinsurance Risk Concentration						
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	3	16.20	3.52	0.00	5.37%
2	No. of Reinsurers with rating AA but less than AAA	43	17.04	45.41	44.82	76.87%
3	No. of Reinsurers with rating A but less than AA	10	408.06	7.92	90.91	15.13%
4	No. of Reinsurers with rating BBB but less than A	2	0.00	0.00	5.97	1.48%
5	No. of Reinsurers with rating less than BBB	0	0.00	0.00	0.00	0.00%
6	No. of Indian reinsurer other than GIC	6	0.00	0.00	16.09	1.15%
	Total	64	441.30	56.85	157.80	100.00%

PERIODIC DISCLOSURES

FORM NL-24: Ageing of Claims

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

(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	103	23	18	21	10	175	860
2	Marine Cargo	822	230	94	64	19	1229	419
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	111	43	23	34	6	217	399
5	Motor OD	16954	3505	638	256	109	21462	5203
6	Motor TP	48	64	68	131	240	551	1253
7	Health	8326	2288	289	92	18	11013	2823
8	Overseas Travel	20	46	17	13	14	110	28
9	Personal Accident	444	227	223	29	3	926	639
10	Liability	11	14	1	1	2	29	15
11	Crop	0	0	0	0	0	0	0
12	Miscellaneous	260	152	129	74	19	634	289

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

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	179	495	0	156	4017	7091	1597	82	506	38	0	0	564	14725
2	Claims reported during the period	262	1589	0	242	24303	956	11034	138	1027	32	0	0	765	40348
3	Claims Settled during the period	175	1229	0	217	21462	551	11013	110	926	29	0	0	634	36346
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Claims closed during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	273	908	0	186	7113	7561	2456	137	659	43	0	0	725	20061
	Less than 3months	148	650	0	106	5524	862	2349	109	480	12	0	0	429	10669
	3 months to 6 months	59	154	0	36	788	1069	66	13	121	3	0	0	152	2461
	6months to 1 year	31	80	0	15	406	1655	21	8	16	21	0	0	93	2346
	1year and above	35	24	0	29	395	3975	20	7	42	7	0	0	51	4585

FORM KG

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

FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 30th June 2013

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	13,413	3,250	2,017	544	1,341	1,122	1,341
02	Marine Cargo	5,300	1,990	701	283	636	514	636
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	63,169	57,527	13,161	10,393	11,505	9,515	11,505
05	Engineering	3,732	1,332	628	245	373	277	373
06	Aviation	-	-	-	-	-	-	-
07	Liability	1,365	565	20	19	205	19	205
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	7,728	5,133	755	423	1,082	347	1,082
10	Health Insurance	20,919	15,722	4,299	3,203	3,144	2,782	3,144
	Total	115,625	85,519	21,581	15,108	18,287	14,577	18,287

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Qtr	82	
2	No. of branches approved during the Qtr	0	
3	No. of branches opened during the Qtr	Out of approvals of previous year	10
4		Out of approvals of this year	0
5	No. of branches closed during the Qtr	0	
6	No of branches at the end of the Qtr	92	
7	No. of branches approved but not opened	26	
8	No. of rural branches	0	
9	No. of urban branches	92	

PERIODIC DISCLOSURES

FORM NL-28: Statement of Investment Assets

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

FORM 3B

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

Rs. in Lakhs

No.	PARTICULARS	SCHEDULE	AMOUNT
1	Investments	8	140,683.21
2	Loans	9	-
3	Fixed Assets	10	1,252.34
4	Current Assets		
	a. Cash and Bank	11	1,335.52
	b. Advances and Other Assets	12	27,067.89
5	Current Liabilities		
	a. Current Liabilities	13	87,080.52
	b. Provisions	14	(46,781.04)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		34,539.42
	Application of Funds as per Balance Sheet (A)		245,177.86
	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,252.34
3	Cash and Bank Balance (If any)	11	1,335.52
4	Advances and Other Assets (If Any)	12	27,067.89
5	Current Liabilities	13	87,080.52
6	Provisions	14	(46,781.04)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		34,539.42
		TOTAL(B)	104,494.65
	'Investment Assets ' as per FORM 3B	(A-B)	140,683.21

'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%	-	-	31,934.57	31,934.57	22.70	-	31,934.57	32,814.68
2. Govt Securities or Other Approved Securities (including (i) above)	Not Less than 30%	-	-	48,555.48	48,555.48	34.52	-	48,555.48	50,101.65
3. Investment subject to Exposure Norms									
1) Housing and Loans to SG for housing and FFE , Infrastructure Investments	Not Less than 15%	-	22,580.98	26,838.48	49,419.47	35.13	(0.14)	49,419.33	50,678.33
2) Approved Investments	Not Exceeding 55%	-	18,756.19	23,386.51	42,142.70	29.96	12.88	42,155.58	42,965.19
3) Other Investments(Not Exceed 25%)		-	-	548.75	548.75	0.39	4.07	552.82	552.82
Total Investment Assets	100%	-	41,337.18	99,329.23	140,666.40	100.00	16.81	140,683.21	144,297.98

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 Ltd

Date: April 2013 - June 2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Jun 2013	As % of total for this class	As at 30th Jun 2012	As % of total for this class	As at 30th Jun 2013	As % of total for this class	As at 30th Jun 2012	As % of total for this class
Break down by credit rating								
AAA rated	63,019.46	46.64	49,543.13	52.94	61,481.61	46.76	50,233.46	52.91
AA or better	21,984.88	16.27	8,804.04	9.41	21,454.12	16.32	8,833.38	9.30
Rated below AA but above A	-	-	231.86	0.25	-	-	250.00	0.26
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	50,101.65	37.08	34,999.35	37.40	48,555.48	36.93	35,622.79	37.52
Total	135,105.99	100.00	93,578.39	100.00	131,491.21	100.00	94,939.62	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	3,600.39	2.66	3,985.14	4.26	3,589.67	2.73	3,995.05	4.21
more than 1 year and upto 3years	9,098.45	6.73	9,988.97	10.67	9,059.77	6.89	10,111.39	10.65
More than 3years and up to 7years	25,960.80	19.22	16,616.88	17.76	25,668.43	19.52	16,941.95	17.84
More than 7 years and up to 10 years	65,839.17	48.73	38,822.31	41.49	63,573.79	48.35	39,144.66	41.23
above 10 years	30,607.17	22.65	24,165.10	25.82	29,599.55	22.51	24,746.57	26.07
Total	135,105.99	100.00	93,578.39	100.00	131,491.21	100.00	94,939.62	100.00
Breakdown by type of the issuer								
a. Central Government	34,746.25	25.72	25,225.33	26.96	33,868.00	25.76	25,868.42	27.25
b. State Government	15,355.40	11.37	9,774.02	10.44	14,687.48	11.17	9,754.37	10.27
c. Corporate Securities	85,004.34	62.92	58,579.04	62.60	82,935.73	63.07	59,316.83	62.48
Total	135,105.99	100.00	93,578.39	100.00	131,491.21	100.00	94,939.62	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: April 2013 - June 2013

Analytical Ratios					
Sl.No.	Particular	Total			
		For Q1 2013-14	Upto Q1 2013-14	For Q1 2012-13	Upto Q1 2012-13
1	Gross Written Premium Growth Rate	6%	6%	25%	25%
	Fire	10%	10%	31%	31%
	Marine	-8%	-8%	42%	42%
	Accident & Health	15%	15%	-8%	-8%
	Engineering	0%	0%	50%	50%
	Liability	8%	8%	15%	15%
	Motor (OD)	15%	15%	21%	21%
	Motor (TP)	-19%	-19%	47%	47%
	Motor (Total)	2%	2%	29%	29%
	Workmen Compensation	26%	26%	36%	36%
	Others	14%	14%	95%	95%
	Miscellaneous (Total)	6%	6%	23%	23%
2	Gross Written Premium to Shareholders' Fund Ratio	85%	85%	112%	112%
3	Growth rate of shareholders' Fund	38%	38%	41%	41%
4	Net Retention Ratio	73%	73%	68%	68%
	Fire	21%	21%	19%	19%
	Marine	41%	41%	33%	33%
	Accident & Health	76%	76%	69%	69%
	Engineering	33%	33%	28%	28%
	Liability	46%	46%	47%	47%
	Motor (OD)	94%	94%	90%	90%
	Motor (TP)	95%	95%	88%	88%
	Motor (Total)	94%	94%	89%	89%
	Workmen Compensation	95%	95%	90%	90%
	Others	61%	61%	63%	63%
	Miscellaneous (Total)	85%	85%	80%	80%
5	Gross Commission Ratio	6%	6%	6%	6%
	Fire	6%	6%	8%	8%
	Marine	13%	13%	11%	11%
	Accident & Health	6%	6%	5%	5%
	Engineering	6%	6%	6%	6%
	Liability	12%	12%	13%	13%
	Motor (OD)	6%	6%	6%	6%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	4%	4%	4%	4%
	Workmen Compensation	9%	9%	9%	9%
	Others	8%	8%	9%	9%
	Miscellaneous (Total)	5%	5%	5%	5%
6	Gross Expense of Management to Gross Written Premium	28%	28%	28%	28%
7	Gross Combined Ratio	99%	99%	93%	93%
8	Technical Reserves to Net Premium Ratio	484%	484%	377%	377%
9	Underwriting Balance Ratio	-10%	-10%	-19%	-19%
10	Operating Profit Ratio	4%	4%	-8%	-8%
11	Liquid Assets to Liabilities Ratio	9%	9%	14%	14%
12	Net Earning Ratio	4%	4%	-8%	-8%
13	Return on Net Worth Ratio	3%	3%	-6%	-6%
14	Available Solvency Margin Ratio to Required Solvency	1.95	1.95	1.65	1.65
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		710,000,000		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)		0.14		-0.30
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.14		-0.25
6	(iv) Book value per share (Rs)		5.14		5.08

PERIODIC DISCLOSURES

FORM NL-31: Related Party Transactions

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

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 30th June 2013	Upto the Quarter ended 30th June 2013	For the Quarter ended 30th June 2012	Upto the Quarter ended 30th June 2012
1	Future Retail Limited	Joint Venture Promoter	Rent & Maintenance for premises hired	535	535	1,114	1,114
			Insurance Premium received	846	846	632	632
			Insurance Claims paid	1,000	1,000	30	30
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium paid	47,116	47,116	55,935	55,935
			Commission on reinsurance ceded	9,915	9,915	11,585	11,585
			Claims recovery on reinsurance	6,867	6,867	33,918	33,918
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	NA	-	-	-	-
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	NA	-	-	-	-
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	3,441	3,441	3,072	3,072
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	5,821	5,821	4,516	4,516
			Other Transactions	227	227	-	-
			Insurance premium received	104	104	696	696
			Insurance claims paid	23	23	44	44
			Insurance premium paid	-	-	227	227

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 30th June 2013*(Rs .in Lacs)*

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		109,255
	Deduct:		
02	Liabilities		109,255
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		41,337
	Deduct:		
06	Other Liabilities		5,679
07	Excess in Shareholder's fund		35,658
08	Total ASM (04)+(07)		35,658
09	Total RSM		18,287
10	Solvency Ratio (Total ASM / Total RSM)		1.95

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: April 2013 - June 2013

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	Mr. Jatin Arora	Appointed Actuary	May 31, 2013
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: April 2013 - June 2013

Form 7A

*Future Generali India Insurance Co. Ltd (Registration No 132)
STATEMENT AS ON: 30th June 2013*

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: April 2013 - June 2013

FORM 1

Company Name & Code : FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED (Regn No. 132)
Statement as on: 30th June 2013

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	30,655.17	791.64	2.48	2.48	30,655.17	791.64	2.48	2.48	29,570.14	2,311.51	8.91	8.91
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,279.40	24.54	1.92	1.92	1,279.40	24.54	1.92	1.92	1,279.25	98.49	7.70	7.70
5	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
6	B Government Securities / Other Approved Securities	TITLE												
8	B2 State Government Bonds/ Development Loans	SGGB	14,687.48	345.13	2.43	2.43	14,687.48	345.13	2.43	2.43	14,144.21	978.68	8.85	8.85
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	1,933.44	37.73	1.95	1.95	1,933.44	37.73	1.95	1.95	1,932.64	215.02	8.27	8.27
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	HTDA	10,382.81	239.00	2.33	2.33	10,382.81	239.00	2.33	2.33	9,116.91	916.27	9.33	9.33
23	D Infrastructure Investments	TITLE												
25	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	7.68	(0.04)	(0.41)	(0.41)	7.68	(0.04)	(0.41)	(0.41)	10.15	(0.35)	(3.59)	(3.59)
26	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	14.17	0.96	6.08	6.08	14.17	0.96	6.08	6.08	15.86	(3.02)	(13.78)	(13.78)
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	22,252.16	494.31	2.23	2.23	22,252.16	494.31	2.23	2.23	19,214.16	1,670.30	9.19	9.19
33	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	16,762.51	401.90	2.47	2.47	16,762.51	401.90	2.47	2.47	11,674.97	856.50	10.31	10.31
37	E Approved Investment Subject To Exposure Norms	TITLE												
38	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	24.39	(2.17)	(6.33)	(6.33)	24.39	(2.17)	(6.33)	(6.33)	27.94	(11.28)	(34.11)	(34.11)
39	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-	EACE	105.49	2.82	2.48	2.48	105.49	2.82	2.48	2.48	122.96	14.42	10.30	10.30
46	E9 Corporate Securities - Bonds - Taxable	EPBT	33,538.25	773.30	2.40	2.40	33,538.25	773.30	2.40	2.40	35,044.52	2,611.54	9.68	9.68
56	E20 Deposits - Deposit with scheduled banks	ECDB	5,494.00	134.31	2.44	2.44	5,494.00	134.31	2.44	2.44	5,493.00	385.44	10.07	10.07
57	E21 Deposits - CDs with Scheduled Banks	EDCD	0.00	0.77	0.08	0.08	0.00	0.77	0.08	0.08	999.23	120.28	7.08	7.08
58	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	0.00	0.11	0.02	0.02	0.00	0.11	0.02	0.02	0.00	0.00	0.00	0.00
59	E24 Commercial Papers issued by all India Financial Institutions rated very	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29.78	6.14	6.14
67	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,993.44	52.86	2.40	2.40	2,993.44	52.86	2.40	2.40	532.53	285.89	11.37	11.37
69	F Other than Approved Securities	TITLE												
72	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	4.09	(0.39)	(5.99)	(5.99)	4.09	(0.39)	(5.99)	(5.99)	5.04	(9.80)	(108.56)	(108.56)
74	F5 Other than Approved Investments -Debentures	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00	24.57	9.83	9.83
77	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	548.73	11.11	2.10	2.10	548.73	11.11	2.10	2.10	81.78	23.99	11.55	11.55
	TOTAL		140,683.21	3,307.87			140,683.21	3,307.87			129,515.30	10,518.22		

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

- 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: April 2013 - June 2013

FORM - 2

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

Statement as on: 30th June 2013

Name of the Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

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								
B.	<u>As on Date</u>								
1	11% Tata Communication Ltd 2014	ICTD	510.26	05/03/2010	CARE	AAA	AA+	01/11/2010	NA
2	2.00% The Indian Hotels Co. Ltd 2017	EPBT	545.49	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: April 2013 to June 2013

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	4,616.40	9747	4,208.06	8245	4,616.40	9747	4,208.06	8245
2	Cargo & Hull	1,766.22	3240	1,917.36	2850	1,766.22	3240	1,917.36	2850
3	Motor TP	4,670.77	2342	4,887.80	1077	4,670.77	2342	4,887.80	1077
4	Motor OD	11,012.18	141954	9,604.69	138348	11,012.18	141954	9,604.69	138348
5	Engineering	1,075.06	2090	1,078.06	1590	1,075.06	2090	1,078.06	1590
6	Workmen's Compensation	528.91	2836	418.59	2060	528.91	2836	418.59	2060
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,404.51	18701	1,141.99	18718	1,404.51	18701	1,141.99	18718
10	Health	3,737.35	24329	3,229.16	25964	3,737.35	24329	3,229.16	25964
11	Others*	1,983.31	14394	1,751.45	14497	1,983.31	14394	1,751.45	14497
	Total	30,794.72	219633	28,237.15	213349	30,794.72	219633	28,237.15	213349

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: April 2013 - June 2013

(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	713	444.16	640,907.67
		Social			
2	Cargo & Hull	Rural	233	99.92	251,063.25
		Social			
3	Motor TP	Rural	12116	444.57	49,534.91
		Social			
4	Motor OD	Rural	-	886.88	-
		Social			
5	Engineering	Rural	188	71.15	43,453.49
		Social			
6	Workmen's Compensation	Rural	119	21.30	3,567.87
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	1340	19.86	35,563.20
		Social		-	-
10	Health	Rural	1393	86.91	17,017.72
		Social			
11	Others*	Rural	1901	169.89	180,389.77
		Social			
Total		Rural	18003	2244.642346	1221497.879
		Social	0	0	0

*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: April 2013 - June 2013

		Business Acquisition through different channels				<i>(Rs in Lakhs)</i>			
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
Sl. No.	Channels	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	104870	10,854.90	106775	10,636.93	104870	10,854.90	106775	10,636.93
2	Corporate Agents-Banks	3049	120.58	2696	95.98	3049	120.58	2696	95.98
3	Corporate Agents -Others	6589	426.04	1060	364.88	6589	426.04	1060	364.88
4	Brokers	28379	9,529.77	21963	7,632.01	28379	9,529.77	21963	7,632.01
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	75148	9818.70	78253	9446.17	75148	9818.70	78253	9446.17
	Total (A)	218035	30749.99	210747	28175.97	218035	30749.99	210747	28175.97
1	Referral (B)	1598	44.73	2602	61.18	1598	44.73	2602	61.18
	Grand Total (A+B)	219633	30794.72	213349	28237.15	219633	30794.72	213349	28237.15

Note:

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

FROM NL-41: GRIEVANCE DISPOSAL

Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: April 2013 - June 2013

SI. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	18	4	0	14	0	18
b)	Claim	2	563	279	4	265	17	563
c)	Policy Related	1	266	234	0	29	4	266
d)	Premium	0	11	3	0	8	0	11
e)	Refund	0	3	1	0	1	1	3
f)	Coverage	0	2	2	0	0	0	2
g)	Cover Note Related	0	31	13	0	16	2	31
h)	Product	0	12	1	0	10	1	12
i)	Others	0	94	31	2	56	5	94
	Total Number of complaints:	3	1000	568	6	399	30	1000

2	Total No. of policies during previous year:	875618
3	Total No. of claims during previous year:	139870
4	Total No. of policies during current year:	219633
5	Total No. of claims during current year:	40348
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	19.90
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	139.54

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	28	0	28
b)	7 - 15 days	2	0	2
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0

	Total No. of complaints	30	0	30
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* Opening balance should tally with the closing balance of the previous financial year