

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 September 2013

(Rs. ' 000)

Particulars	Schedule	Total		Total	
		For Q2 2013-14	Upto Q2 2013-14	For Q2 2012-13	Upto Q2 2012-13
1. Premiums earned (Net)	NL-4-Premium Schedule	2,244,667	4,300,258	1,744,793	3,292,867
2. Profit/Loss on sale/redemption of Investments		7,663	25,529	13,014	21,109
3. Others		339	689	307	664
4. Interest, Dividend & Rent - Gross		228,419	443,296	167,035	311,265
Total (A)		2,481,088	4,769,772	1,925,149	3,625,905
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,595,167	3,168,348	1,440,385	2,702,183
2. Commission	NL-6-Commission Schedule	23,233	63,669	71,430	79,512
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	789,891	1,465,505	610,590	1,273,730
4. Premium deficiency		-	-	-	-
Total (B)		2,408,291	4,697,522	2,122,405	4,055,425
Operating Profit/(Loss)		72,797	72,250	(197,256)	(429,520)
Appropriations					
Transfer to Shareholders' Funds		72,797	72,250	(197,256)	(429,520)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		72,797	72,250	(197,256)	(429,520)

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 September 2013

(Rs.' 000)

Particulars	Schedule	For Q2 2013-14	Upto Q2 2013-14	For Q2 2012-13	Upto Q2 2012-13
1. Operating Profit/(Loss)					
(a) Fire Insurance		49,724	88,229	(17,776)	18,700
(b) Marine Insurance		8,773	16,755	(3,742)	10,898
(c) Miscellaneous Insurance		14,300	(32,734)	(175,738)	(459,118)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		91,769	179,603	65,769	137,582
Add: Amortisation write up on Securities		3,580	6,536	2,756	5,231
Less: Amortisation write down on Securities		(86)	(358)	(40)	(284)
(b) Profit on sale of investments		3,658	11,377	5,523	10,896
Less : Loss on sale of investments		(485)	(678)	(13)	(1,230)
3. Other Income		-	-	-	-
Total (A)		171,233	268,730	(123,261)	(277,325)
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		2,444	3,560	450	570
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		2,444	3,560	450	570
Profit before Tax (A-B)		168,789	265,170	(123,711)	(277,895)
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		168,789	265,170	(123,711)	(277,895)
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		(3,453,942)	(3,550,323)	(3,507,553)	(3,353,369)
Balance carried forward to Balance Sheet		(3,285,153)	(3,285,153)	(3,631,264)	(3,631,264)

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
FORM NL-3-B-BS
Balance Sheet as at 30th September 2013

(Rs.' 000)

Particulars	Schedule	As at	As at
		30th September 2013	30th September 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		1,772	2,544
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,101,772	6,152,544
Application of Funds			
Investments	NL-12-Investment Schedule	14,679,456	11,170,203
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		570,122	521,335
Less Accumulated Depreciation		460,984	423,006
Net Block		109,138	98,329
Capital Work in Process		31,272	32,470
		140,410	130,799
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	3,047	197,643
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	2,879,158	2,342,497
		2,882,205	2,540,140
Current Liabilities	NL-17-Current Liabilities Schedule	9,187,854	7,001,570
Provisions	NL-18-Provisions Schedule	4,697,598	4,318,292
Total (B)		13,885,452	11,319,862
Net Current Assets (A - B)		(11,003,247)	(8,779,722)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,285,153	3,631,264
Total		7,101,772	6,152,544

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 September 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2013-14	Upto Q2 2013-14	For Q2 2012-13	Upto Q2 2012-13
Premium from direct business written	3,067,229	6,166,318	2,759,652	5,557,318
Add : Premium on reinsurance accepted	18,062	33,368	4,961	155,990
Less: Premium on reinsurance ceded	868,395	1,709,387	665,581	1,595,799
Net Premium	2,216,896	4,490,299	2,099,032	4,117,509
Adjustment for change in reserve for unexpired ri	(27,771)	190,041	354,239	824,642
Total Premium Earned (Net)	2,244,667	4,300,258	1,744,793	3,292,867

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 September 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2013-14	Upto Q2 2013-14	For Q2 2012-13	Upto Q2 2012-13
Claims Paid				
Direct	1,546,056	2,738,925	1,267,239	2,411,207
Add : Reinsurance accepted	118	118	9,578	19,108
Less: Reinsurance ceded	490,667	843,395	468,776	961,969
Net Claims Paid	1,055,507	1,895,648	808,041	1,468,346
Add : Claims outstanding at the end	6,947,669	6,947,669	4,422,516	4,422,516
Less : Claims outstanding at the beginning	6,408,009	5,674,969	3,790,172	3,188,679
Total Claims Incurred	1,595,167	3,168,348	1,440,385	2,702,183

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 September 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2013-14	Upto Q2 2013-14	For Q2 2012-13	Upto Q2 2012-13
Commission Paid				
Direct	177,093	362,782	182,392	349,906
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	153,860	299,113	110,962	270,394
Net Commission	23,233	63,669	71,430	79,512
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	88,188	173,921	74,603	153,318
Brokers	66,404	150,363	96,283	164,008
Corporate Agency	7,965	14,202	4,395	9,755
Referral	14,479	24,190	105	195
Others (pl.Coins)	57	106	7,005	22,630
Gross Commission	177,093	362,782	182,392	349,906

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 September 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2013-14	Upto Q2 2013-14	For Q2 2012-13	Upto Q2 2012-13
1 Employees' Remuneration & Welfare Benefits	279,975	514,989	171,156	400,628
2 Travel , Conveyance and Vehicle Running Expenses	20,586	37,846	18,780	33,328
3 Training & Conferences Expenses	9,337	12,008	5,032	8,124
4 Rents, Rates, and Taxes	41,006	86,161	33,096	66,785
5 Repairs	36,135	58,607	26,934	53,055
6 Printing & Stationery	13,838	22,879	18,563	30,690
7 Communication	14,985	31,931	16,932	30,532
8 Legal & Professional Charges	44,559	70,175	37,509	73,997
9 Auditors' Fees , Expenses etc.				
(a) As Auditor	831	1,410	540	1,058
(b) As Adviser or in any other capacity, in respect of				
(i) Taxation Matters	96	180	49	99
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	-	-	-	-
10 Advertisement and Publicity	67,447	111,633	51,726	73,562
11 Outsourcing Expenses	14,228	27,564	10,033	21,651
12 Business Support	225,704	451,430	193,773	426,756
13 Interest & Bank Charges	1,618	3,195	1,417	2,859
14 Others	(4,367)	(5,246)	(12)	2,067
15 Depreciation	17,549	34,158	20,530	42,308
16 Entertainment	434	875	572	1,003
17 (Gain)/ Loss on Foreign Exchange	-	1	-	-
18 Subscription/Membership	1,326	1,953	1,985	2,782
19 Insurance	285	441	27	69
20 Pool Expenses	2,769	(7,407)	(8)	751
21 Service Tax Expenses	1,550	10,722	1,956	1,626
Total	789,891	1,465,505	610,590	1,273,730

Share Capital as on 30th September 2013

(Rs.'000)

	Particulars	As at 30th September 2013	As at 30th September 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 September 2013

Shareholder	As at 30th September 2013		As at 30th September 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 September 2013

(Rs. '000)

	Particulars	As at 30th September 2013	As at 30th September 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 September 2013

(Rs. '000)

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

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 30th September 2013

Particulars	As at 30th September 2013	As at 30th September 2012
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	5,304,532	4,175,302
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,246,169	3,727,737
(e) Other Securities	399,500	200,000
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	3,751,045	1,680,690
5. Other than Approved Investments	-	25,000
Total Long Term Investment	13,701,246	9,808,729
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	49,804
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	12,436	18,713
(bb) Preference	-	-
(b) Mutual Funds	151,511	475,578
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	208,940	250,021
(e) Other Securities	193,006	407,151
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	394,566	102,583
5. Other than Approved Investments	17,751	57,624
Total Short Term Investment	978,210	1,361,474
Total	14,679,456	11,170,203

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 30th September 2013

(Rs. '000)

Particulars	As at 30th September 2013	As at 30th September 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 September 2013

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 31st March 2013	Additions	Deductions	As at 30th Sept 2013	As at 31st March 2013	Up to the Quarter ended 30th Sept 2013	On Sales/ Adjustments	As at 30th Sept 2013	As at 30th Sept 2013	As at 30th June 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	188,781	-	-	188,781	170,349	6,814	-	177,163	11,618	12,185
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	135,153	8,409	5,852	137,710	77,809	12,296	5,040	85,065	52,645	51,403
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	41,098	6,335	332	47,101	29,338	3,599	307	32,630	14,471	7,117
Information & Technology Equipment	112,646	12,101	133	124,614	100,726	5,252	133	105,845	18,769	7,049
Vehicles	2,272	-	-	2,272	1,436	227	-	1,663	609	1,063
Office Equipment	69,907	440	703	69,644	53,290	5,970	642	58,618	11,026	19,512
Others	-	-	-	-	-	-	-	-	-	-
Total	549,857	27,285	7,020	570,122	432,948	34,158	6,122	460,984	109,138	98,329
Work in progress									31,272	32,470
Grand Total	549,857	27,285	7,020	570,122	432,948	34,158	6,122	460,984	140,410	130,799
Previous Year	524,944	5,877	9,486	521,335	387,250	42,308	6,552	423,006	98,329	

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 September 2013

(Rs. '000)

Particulars	As at 30th September 2013	As at 30th September 2012
1. Cash (including cheques, drafts and stamps)	574	18
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	2,473	197,625
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	3,047	197,643
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	3,047	197,643
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 September 2013

(Rs. '000)

Particulars	As at 30th September 2013	As at 30th September 2012
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	16,294	6,072
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	10,661	392
6. Others	-	-
7. Other Deposits	101,526	92,336
8. Advances to Employees	1,704	2,420
9. Advances recoverable in cash or kind	36,479	62,016
10. Unutilised Service Tax (net)	109,899	83,553
Total (A)	276,563	246,789
Other Assets		
1. Income accrued on Investments	438,290	324,517
2. Outstanding Premiums	-	9,050
3. Agents' Balances	1,139	868
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	2,163,166	1,761,273
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)	2,602,595	2,095,708
Total (A+B)	2,879,158	2,342,497

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 September 2013

(Rs. '000)

Particulars	As at 30th September 2013	As at 30th September 2012
1. Agents Balances	165,359	149,001
2. Balances due to other Insurance Companies	1,399,970	1,860,356
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	143,694	129,148
6. Sundry Creditors	369,993	298,309
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	6,947,669	4,422,515
9. Provision for Solatium fund	5,543	3,680
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	50,778	36,605
12. Statutory Dues	104,848	101,956
Total	9,187,854	7,001,570

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September 2013

(Rs. '000)

Particulars	As at 30th September 2013	As at 30th September 2012
1. Reserve for Unexpired risk	4,564,768	4,168,050
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	132,830	150,242
Total	4,697,598	4,318,292

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 September 2013

(Rs. '000)

Particulars	As at 30th September 2013	As at 30th September 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: July 2013 - September 2013

(Rs .in Lacs)

Statement of Liabilities								
	As on 30th September 2013				As on 30th September 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	3,010	1,815	355	5,180	1,986	1,504	71	3,561
Marine Sub-class: Marine Cargo Marine Hull	1,182	732	270	2,185	985	549	105	1,639
Engineering Aviation Liabilities Rural insurance Others	34,315	45,712	16,683	96,710	30,401	33,867	5,108	69,375
Health Insurance	7,140	1,518	2,392	11,050	8,310	1,139	1,882	11,331
Total Liabilities	45,648	49,777	19,700	115,124	41,682	37,059	7,166	85,907

PERIODIC DISCLOSURES

FORM NL-22 : Geographical Distribution of Business

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 to September 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	188.71	827.87	30.22	85.03	-	-	256.90	631.31	559.81	1,139.42	240.33	489.39	12.88	38.59	66.85	82.33	47.67	66.67	37.79	86.37	-	-	36.28	83.35	1,477.44	3,530.31
Andaman & Nicobar Is.	-	0.10	0.12	0.21	-	-	-	2.41	7.80	13.71	6.48	11.56	-	-	-	0.03	-	-	-	-	-	-	0.05	0.07	14.44	28.08
Assam	4.97	30.59	1.26	2.11	-	-	10.75	13.01	119.41	253.72	41.35	95.92	0.12	0.25	1.22	4.73	3.49	6.92	0.25	1.06	-	-	6.40	8.42	189.21	416.72
Bihar	0.87	1.51	-	0.43	-	-	0.16	1.72	203.03	400.26	77.44	144.39	-	0.03	0.17	0.52	0.61	1.51	0.10	0.22	958.94	958.94	11.75	24.31	1,253.09	1,533.82
Chandigarh	12.40	20.61	3.01	7.10	-	-	2.51	6.04	304.13	583.38	70.07	153.22	-	0.88	6.67	13.14	3.90	11.26	15.86	33.83	-	-	30.00	62.69	448.54	892.15
Chhattisgarh	6.98	12.67	1.14	7.96	-	-	4.00	11.25	180.88	364.21	102.69	203.09	0.09	0.19	4.15	7.25	0.99	1.92	1.13	1.15	-	-	17.27	29.51	319.30	639.22
Delhi	224.35	723.76	68.36	234.29	-	-	67.73	159.43	1,039.97	2,082.16	347.23	706.41	63.37	130.07	117.91	281.71	520.09	1,178.97	24.34	63.17	-	-	68.25	199.52	2,541.60	5,759.49
Gujarat	128.27	326.58	105.83	196.16	-	-	40.60	81.39	813.31	1,588.15	300.04	610.99	9.10	24.73	137.82	249.08	164.79	354.02	22.59	50.78	-	-	255.15	523.98	1,977.51	4,005.87
Haryana	24.77	44.82	10.05	23.37	-	-	5.34	9.75	504.30	1,073.62	239.75	507.57	12.58	12.58	6.53	8.92	7.50	14.29	4.89	10.42	150.32	150.32	59.90	125.95	1,025.94	1,981.62
Jammu & Kashmir	1.54	7.44	0.12	0.42	-	-	-	-	88.89	189.28	38.55	82.31	-	-	1.13	1.85	-	0.25	0.11	0.54	-	-	7.50	18.99	137.85	301.09
Jharkhand	3.56	5.54	0.28	1.84	-	-	5.60	9.68	145.59	292.94	87.80	176.71	-	0.38	0.88	1.47	0.84	1.16	0.22	0.22	238.24	238.24	16.62	26.09	499.62	754.26
Karnataka	64.66	560.86	37.37	141.88	-	-	33.30	69.04	931.64	1,750.91	398.82	800.83	36.18	62.60	23.07	48.02	95.13	286.77	11.11	15.76	-	-	61.62	147.66	1,692.90	3,884.33
Kerala	8.90	74.89	0.21	2.26	-	-	20.87	26.01	610.47	1,153.60	202.85	390.19	0.66	1.73	3.73	7.46	0.57	34.81	12.41	29.42	-	-	10.65	14.69	871.32	1,735.07
Madhya Pradesh	18.57	40.70	16.10	35.19	-	-	9.37	21.87	270.32	511.35	163.58	271.57	0.37	0.74	69.68	119.46	10.11	18.56	1.81	4.37	-	-	127.02	255.87	686.93	1,279.68
Maharashtra	1,373.99	3,437.48	839.82	1,842.49	-	-	317.39	622.78	3,346.75	6,431.57	1,490.32	2,828.20	226.34	412.43	719.56	1,383.91	913.24	2,741.91	87.11	214.09	13.34	14.22	1,192.29	2,127.75	10,520.16	22,056.83
Orissa	4.72	6.87	0.07	0.75	-	-	3.24	9.08	49.16	97.29	50.42	107.80	-	-	0.69	1.05	0.94	1.57	0.07	0.13	-	-	12.90	25.32	122.21	249.88
Punjab	11.87	25.67	6.31	15.62	-	-	1.05	3.79	402.78	757.72	103.85	245.31	0.62	1.34	8.45	13.43	7.91	13.58	35.83	72.33	-	-	50.98	94.07	629.65	1,242.87
Rajasthan	11.61	28.50	2.19	3.49	-	-	17.53	38.51	210.25	403.36	176.33	302.74	0.06	0.20	103.01	246.26	4.66	10.71	5.58	12.45	-	-	110.43	215.07	641.65	1,261.30
Tamil Nadu	169.37	521.38	83.92	195.10	-	-	68.71	145.26	775.87	1,597.78	284.24	585.03	55.21	83.67	43.31	183.74	63.76	128.06	24.68	57.33	-	-	214.61	349.02	1,783.68	3,846.37
Uttar Pradesh	9.70	13.61	10.89	19.33	-	-	5.05	11.01	481.78	973.55	160.33	325.47	0.04	1.04	5.53	8.87	6.55	10.91	0.23	1.04	2,017.42	2,017.42	23.14	44.19	2,720.66	3,426.42
Uttarakhand	1.43	2.48	-	-	-	-	-	0.20	3.90	6.62	3.17	5.35	0.10	0.13	0.03	0.03	-	-	0.01	0.01	-	-	1.76	4.93	10.39	19.74
West Bengal	91.57	265.25	10.48	178.95	-	-	109.71	181.32	477.92	868.04	261.31	468.73	5.92	17.85	5.80	67.38	90.63	417.73	7.34	17.83	9.15	9.15	101.10	179.75	1,170.93	2,671.98
Puducherry	-	-	-	-	-	-	-	-	4.41	11.92	2.10	7.05	-	-	0.09	0.16	0.08	0.18	-	-	-	-	-	-	6.68	19.32
Total	2,362.79	6,979.19	1,227.76	2,993.98	-	-	979.82	2,054.88	11,532.38	22,544.56	4,849.06	9,519.83	423.63	789.43	1,326.28	2,730.79	1,943.46	5,301.75	293.45	672.51	3,387.41	3,388.29	2,415.66	4,561.19	30,741.69	61,536.41

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 - September 2013

(Rs in Lakhs)

Reinsurance Risk Concentration						
Sl. 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	412.37	35.17	3.43	11.64%
2	No. of Reinsurers with rating AA but less than AAA	42	1,682.56	309.80	137.28	54.98%
3	No. of Reinsurers with rating A but less than AA	13	245.73	17.54	618.45	22.76%
4	No. of Reinsurers with rating BBB but less than A	1	91.77	0.00	0.00	2.37%
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	6	0.00	0.00	319.41	8.25%
	Total	65	2,432.42	362.51	1,078.57	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 - September 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	228	53	44	10	13	348	1114.81
2	Marine Cargo	929	551	160	89	27	1756	831.91
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	55	54	41	13	20	183	205.24
5	Motor OD	18349	4266	1169	378	148	24310	6336.25
6	Motor TP	77	107	122	229	458	993	2267.36
7	Health	8919	2884	537	112	40	12492	2985.60
8	Overseas Travel	16	94	33	8	9	160	72.43
9	Personal Accident	564	313	287	41	7	1212	1080.39
10	Liability	10	8	3	12	2	35	14.31
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	241	196	138	64	21	660	552.25

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 - September 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	273	908	0	186	7113	7561	2456	137	659	43	0	0	725	20061
2	Claims reported during the period	426	1894	0	216	23139	1174	11671	164	1305	30	0	0	742	40761
3	Claims Settled during the period	348	1756	0	183	24310	993	12492	160	1212	35	0	0	660	42149
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	355	1103	0	225	6182	7845	2389	155	816	39	0	0	851	19960
	Less than 3months	168	719	0	133	4339	952	2297	111	597	17	0	0	408	9741
	3 months to 6 months	89	241	0	48	926	780	64	30	120	5	0	0	233	2536
	6months to 1 year	62	105	0	27	469	1722	4	6	41	5	0	0	139	2580
	1year and above	36	38	0	17	448	4391	24	8	58	12	0	0	71	5103

FORM KG

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

FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 30th September 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	Net Written Premium	Gross Claims Incurred	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	13,591	3,480	3,740	1,495	1,359	1,122	1,359
02	Marine Cargo	5,554	2,069	1,715	908	666	514	666
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	65,637	60,698	29,646	31,718	12,140	9,515	12,140
05	Engineering	3,936	1,403	1,144	483	394	343	394
06	Aviation	-	-	-	-	-	-	-
07	Liability	1,420	586	60	65	213	19	213
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	11,577	5,910	2,092	1,155	1,621	627	1,621
10	Health Insurance	18,278	13,713	9,275	8,422	2,743	2,782	2,782
	Total	119,993	87,859	47,671	44,246	19,135	14,924	19,175

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 - September 2013

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Qtr	92	
2	No. of branches approved during the Qtr	0	
3	No. of branches opened during the Qtr	Out of approvals of previous year	2
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	94	
7	No. of branches approved but not opened	24	
8	No. of rural branches	0	
9	No. of urban branches	94	

PERIODIC DISCLOSURES

FORM NL-28: Statement of Investment Assets

Insurer: Future Generali India Insurance Company Limited

Date : July 2013 - September 2013

FORM 3B

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

Rs. in crores

Section I

No.	PARTICULARS	SCHEDULE	AMOUNT
1	Investments	8	1,467.95
2	Loans	9	-
3	Fixed Assets	10	14.04
4	Current Assets		
	a. Cash and Bank	11	0.30
	b. Advances and Other Assets	12	287.92
5	Current Liabilities		
	a. Current Liabilities	13	919.13
	b. Provisions	14	(469.76)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		328.86
	Application of Funds as per Balance Sheet (A)		2,548.45
	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	14.04
3	Cash and Bank Balance (If any)	11	0.30
4	Advances and Other Assets (If Any)	12	287.92
5	Current Liabilities	13	919.13
6	Provisions	14	(469.76)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		328.86
		TOTAL(B)	1,080.50
	'Investment Assets ' as per FORM 3B	(A-B)	1,467.95

Section II

'Investment' represented as	Reg.%	SH		PH	Book Value (SH + PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM* (b)						
1. Central Government Securities	Not Less than 20%	-	-	343.66	343.66	23.41	-	343.66	317.40
2. Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) and (ii))	Not Less than 30%	-	-	530.45	530.45	36.14	-	530.45	495.58
3. Investment subject to Exposure Norms									
1) Housing and Loans to SG for housing and FFE	Not Less than 5%	-	52.36	56.65	109.01	7.43	-	109.01	106.36
a. Approved Investments				56.65					
b. Other Investments									
2) Infrastructure Investments	Not Less than 10%	-			414.56	28.24	(0.00)	414.56	400.54
a. Approved Investments			210.34	204.22					
b. Other Investments									
2) Approved Investments	Not Exceeding 55%	-	178.23	233.78	412.01	28.07	0.13	412.15	403.43
3) Other Investments(Not Exceeding 25%)	Not Exceeding 25%	-	-	1.73	1.73	0.12	0.04	1.78	1.78
Total Investment Assets	100%	-	440.93	1,083.48	1,467.77	100.00	0.18	1,467.95	1,407.69

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: July - September 2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sept 2013	As % of total for this class	As at 30th Sept 2012	As % of total for this class	As at 30th Sept 2013	as % of total for this class	As at 30th Sept 2012	as % of total for this class
Break down by credit								
AAA rated	61,541.70	46.59	48,253.93	48.36	63,501.38	45.98	48,231.17	48.19
AA or better	20,985.69	15.89	9,408.44	9.43	21,564.46	15.61	9,350.74	9.34
Rated below AA but above A	-	-	233.81	0.23	-	-	250.00	0.25
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	49,558.14	37.52	41,877.75	41.97	53,045.33	38.41	42,251.05	42.22
Total	132,085.52	100.00	99,773.93	100.00	138,111.17	100.00	100,082.95	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,070.76	3.84	3,988.54	4.00	5,093.71	3.69	3,995.67	3.99
more than 1 year and upto 3 years	8,932.52	6.76	9,621.95	9.64	9,045.96	6.55	9,655.26	9.65
More than 3 years and up to 7 years	27,293.39	20.66	18,227.86	18.27	28,295.52	20.49	18,410.94	18.40
More than 7 years and up to 10 years	61,359.73	46.45	43,444.45	43.54	63,628.29	46.07	43,485.16	43.45
above 10 years	29,429.12	22.28	24,491.13	24.55	32,047.69	23.20	24,535.92	24.52
Total	132,085.52	100.00	99,773.93	100.00	138,111.17	100.00	100,082.95	100.00
Breakdown by type of the issuer								
a. Central Government	33,467.19	25.34	31,493.32	31.56	36,301.11	26.28	31,885.31	31.86
b. State Government	16,090.96	12.18	10,384.43	10.41	16,744.22	12.12	10,365.74	10.36
c. Corporate Securities	82,527.38	62.48	57,896.18	58.03	85,065.84	61.59	57,831.90	57.78
Total	132,085.52	100.00	99,773.93	100.00	138,111.17	100.00	100,082.95	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: July 2013 - September 2013

Analytical Ratios					
Sl. No.	Particular	Total			
		For Q2 2013-14	Upto Q2 2013-14	For Q2 2012-13	Upto Q2 2012-13
1	Gross Direct Premium Growth Rate	11%	11%	26%	23%
	Fire	3%	16%	28%	22%
	Marine	26%	3%	39%	41%
	Accident & Health	-43%	-18%	37%	14%
	Engineering	25%	11%	24%	39%
	Liability	15%	12%	47%	30%
	Motor (OD)	13%	14%	24%	23%
	Motor (TP)	0%	-2%	6%	14%
	Motor (Total)	9%	9%	18%	20%
	Workmen Compensation	53%	39%	24%	30%
	Others	233%	129%	77%	85%
	Miscellaneous (Total)	11%	11%	26%	22%
	2	Gross Direct Premium to Net Worth	80%	162%	109%
3	Growth rate of Net Worth	51%	51%	16%	16%
4	Net Retention Ratio	72%	72%	76%	72%
	Fire	31%	25%	24%	21%
	Marine	40%	40%	42%	36%
	Accident & Health	82%	78%	79%	75%
	Engineering	34%	34%	34%	31%
	Liability	38%	42%	38%	42%
	Motor (OD)	95%	95%	90%	90%
	Motor (TP)	95%	95%	89%	89%
	Motor (Total)	95%	95%	90%	89%
	Workmen Compensation	95%	95%	90%	90%
	Others	27%	35%	54%	58%
	Miscellaneous (Total)	77%	81%	82%	81%
	5	Net Commission Ratio	1%	1%	3%
Fire		-15%	-23%	-21%	-24%
Marine		-3%	1%	6%	-4%
Accident & Health		8%	5%	9%	6%
Engineering		-22%	-24%	-20%	-31%
Liability		18%	19%	9%	14%
Motor (OD)		6%	6%	4%	4%
Motor (TP)		-1%	-1%	0%	0%
Motor (Total)		4%	4%	3%	3%
Workmen Compensation		9%	9%	7%	7%
Others		-34%	-20%	-3%	-1%
Miscellaneous (Total)		2%	2%	4%	3%
6		Expense of Management to Gross Direct Premium	32%	30%	29%
7	Expense of Management to Net Written Premium	44%	41%	38%	39%
8	Net Incurred Claims to Net Earned Premium	71%	74%	83%	82%
9	Combined Ratio	108%	108%	115%	115%
10	Technical Reserves to Net Premium Ratio	519%	256%	409%	209%
11	Underwriting Balance Ratio	-7%	-9%	-22%	-23%
12	Operating Profit Ratio	3%	2%	-11%	-13%
13	Liquid Assets to Liabilities Ratio	14%	14%	35%	35%
14	Net Earning Ratio	8%	6%	-6%	-7%
15	Return on Net Worth Ratio	4%	7%	-5%	-11%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.90	1.90	1.65	1.65
17	NPA Ratio				
		Gross NPA Ratio	NA	NA	NA
		Net NPA Ratio	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)		0.37		-0.53
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.37		-0.53
6	(iv) Book value per share (Rs)		5.38		4.85

PERIODIC DISCLOSURES

FORM Form NL 31 :Related Party Transactions

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 to September 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 September 2013	Upto the Quarter ended 30th September 2013	For the Quarter ended 30th September 2012	Upto the Quarter ended 30th September 2012
1	Future Value Retail India Ltd.	Joint Venture Promoter	Rent & Maintenance for premises hired	181	716	674	1,788
			Insurance Premium received	2	848	1,017	1,649
			Insurance Claims paid	400	1,400	80	110
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	28,374	75,490	27,825	83,760
			Commission on reinsurance ceded	6,200	16,115	5,627	17,212
			Claims recovery on reinsurance	15,249	22,116	19,243	53,161
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	NA	Nil	Nil	Nil	Nil
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	NA	Nil	Nil	Nil	Nil
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	3,437	6,878	3,072	6,144
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	4,658	10,479	22,184	26,700
			Other transactions	-	227	-	-
			Insurance Premium Received	-	104	25	721
			Insurance Claims Paid	-	23	73	117
			Insurance Premium Paid	-	-	1,023	1,250

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: Future Generali India Insurance Company Limited

Date : July -September 2013

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 Health Suraksha		IRDA/NL-HLT/FGII/P-H/V.I/71/13-14	Health	Internal tariff rated product	08.06.2013	24.06.2013
2	Future Health Surplus		IRDA/NL-HLT/FGII/P-H/V.I/72/13-14	Health	Internal tariff rated product	08.06.2013	24.06.2013
3	Accident Suraksha		IRDA/NL-HLT/FGII/P-H/V.I/73/13-14	Personal Accident	Internal tariff rated product	08.06.2013	24.06.2013
4	Future Criticare		IRDA/NL-HLT/FGII/P-H/V.I/74/13-14	Health	Internal tariff rated product	08.06.2013	24.06.2013
5	Future Hospicash		IRDA/NL-HLT/FGII/P-H/V.I/75/13-14	Health	Internal tariff rated product	08.06.2013	24.06.2013
6	Future Travel Suraksha		IRDA/NL-HLT/FGII/P-H/V.I/76/13-14	Travel	Internal tariff rated product	08.06.2013	24.06.2013
7	Future Student Suraksha		IRDA/NL-HLT/FGII/P-H/V.I/77/13-14	Travel	Internal tariff rated product	08.06.2013	24.06.2013
8	Future Travel Suraksha- Schengen Travel		IRDA/NL-HLT/FGII/P-H/V.I/78/13-14	Travel	Internal tariff rated product	08.06.2013	24.06.2013
9	Group Health Insurance		IRDA/NL-HLT/FGII/P-H/V.I/79/13-14	Health	Experience rated product	08.06.2013	24.06.2013
10	Group Personal Accident		IRDA/NL-HLT/FGII/P-H/V.I/80/13-14	Personal Accident	Experience rated product	08.06.2013	24.06.2013
11	Janata Personal Accident		IRDA/NL-HLT/FGII/P-H/V.I/81/13-14	Personal Accident	Internal tariff rated product	08.06.2013	24.06.2013

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 September 2013

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		109,437
	Deduct:		
02	Liabilities		109,437
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		44,301
	Deduct:		
06	Other Liabilities		7,786
07	Excess in Shareholder's fund		36,515
08	Total ASM (04)+(07)		36,515
09	Total RSM		19,175
10	Solvency Ratio (Total ASM/ Total RSM)		1.90

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 - September 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	Nil
13	Mr. Milan P. Shirodkar	Chief of Investments	Nil
14	Mr. Prashant Chikhal	Head Internal Audit	Nil

PERIODIC DISCLOSURES

FORM NL-35 - NPAs

Date: July 2013 - September 2013

Form 7A
Details of Investment Portfolio
Periodicity of Submission : Quarterly

(Rs in Crores)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (AS on Sept 2013)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Sept 2013)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Sept 2013)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Sept 2013)	Prev. FY (As on 31 Mar 2013)
1	Investment Asset (As per Form3A/3B - Total								
2	Gross NPA	Nil							
3	% of Gross NPA on Investment Assets(2/1)								
4	Provision made on NPA								
5	Provision as a % of NPA(4/2)								
6	Provision on standard assets								
7	Net Investment Assets(1 - 4)								
8	Net NPA (2 - 4)								
9	% of Net NPA to Net Investments Assets(8/7)								
10	Write of made during the Period								

CERTIFICATION

Certified that the information given herein are correct, complete to the best of my knowledge. Also certified that the various investments made and covered in the

Note:

1. Investment Assets should reconcile with figures shown in Schedule 8 of the Balance Sheet
2. Gross NPA is investments classified as NPA, before any provisions
3. Provision made on the 'standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time.
4. Net Investment assets is net of 'provisions'
5. Net NPA is gross NPAs less provisions
6. Write off as approved by the Board

PERIODIC DISCLOSURES

FORM NL-36 - Yield on Investments

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 - September 2013

FORM 1

Company Name & Code : FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED (Regn No. 132)

Statement as on 30th September

Name of the Fund : General Insurance

**Form 1 - Statement of investment and Income of Investment
Periodicity of submission Quarterly**

(Amount in crores)

No.	Category of Investment	Category	Current Quarter				Year To Date(Current Year)				Year to date(Previous Year)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	A Central Government Securities	TITLE												
2	A1 Central Government Bonds	CGSB	326.01	6.66	2.04	2.04	322.68	14.57	4.52	4.52	235.20	10.39	4.42	4.42
4	A3 Deposit under Sec 7 of Insurance Act,	CDSS	14.62	0.27	1.86	1.86	13.71	0.52	3.77	3.77	12.79	0.49	3.86	3.86
6	B Government Securities / Other Approved	TITLE												
8	B2 State Government Bonds/ Development	SGGB	159.67	3.84	2.41	2.41	151.02	7.29	4.83	4.83	93.95	4.18	4.45	4.45
10	B4 Other Approved Securities (excluding	SGOA	19.34	0.38	1.98	1.98	19.33	0.76	3.93	3.93	27.96	1.12	4.00	4.00
12	C Housing and Loans to State Govt for	TITLE												
21	C9 Bonds/Debentures issued by Authority	HTDA	107.67	2.54	2.36	2.36	105.04	4.93	4.70	4.70	91.15	4.23	4.64	4.64
25	D Infrastructure Investments	TITLE												
27	D2 Infrastructure - PSU - Equity shares -	ITPE	0.06	(0.01)	(13.44)	(13.44)	0.07	(0.01)	(11.11)	(11.11)	0.09	(0.00)	(3.07)	(3.07)
28	D3 Infrastructure - Corporate Securities -	ITCE	0.14	(0.01)	(6.95)	(6.95)	0.15	(0.00)	(0.26)	(0.26)	0.26	(0.03)	(10.85)	(10.85)
34	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	234.52	5.28	2.25	2.25	220.28	10.22	4.64	4.64	183.05	8.64	4.72	4.72
36	D11 Infrastructure - Other Corporate	ICTD	169.54	4.18	2.46	2.46	148.84	8.20	5.51	5.51	16.18	0.80	4.94	4.94
37	D12 Infrastructure - Other Corporate	ICCP	9.22	0.03	0.34	0.34	9.22	0.03	0.34	0.34				
41	E Approved Investment Subject To Exposure	TITLE												
42	E1 PSU - (Approved Investment)-Equity	EAEQ	0.24	(0.06)	(24.83)	(24.83)	0.29	(0.08)	(28.01)	(28.01)	0.38	(0.14)	(37.71)	(37.71)
43	E2 Corporate Securities (Approved	EACE	1.06	0.01	0.89	0.89	1.10	0.04	3.43	3.43	1.19	0.06	4.94	4.94
50	E9 Corporate Securities - Bonds - Taxable	EPBT	338.14	8.12	2.40	2.40	355.03	15.85	4.47	4.47	289.49	14.23	4.92	4.92
61	E20 Deposits - Deposit with scheduled banks	ECDB	54.40	1.37	2.51	2.51	54.67	2.71	4.96	4.96	30.51	1.55	5.08	5.08
62	E21 Deposits - CDs with Scheduled Banks	EDCD	9.22	0.17	1.81	1.81	9.24	0.17	1.88	1.88	19.27	0.93	4.80	4.80
65	E24 Commercial Papers issued by all India	ECCP									4.85	0.29	6.07	6.07
73	E32 Mutual Funds - Gilt/ G Sec/ Liquid	EGMF	17.85	0.52	2.92	2.92	19.95	1.05	5.26	5.26	29.27	1.55	5.30	5.30
75	F Other than Approved Securities	TITLE												
78	F3 Other than Approved Investments - Equity	OESH	0.06	0.00	2.92	2.92	0.06	(0.00)	(3.37)	(3.37)	0.20	(0.11)	(52.49)	(52.49)
80	F5 Other than Approved Investments -	OLDB									2.50	0.12	4.91	4.91
87	F12 Mutual Funds - Debt/ Income/ Serial	OMGS	5.12	0.16	3.16	3.16	5.21	0.27	5.24	5.24	2.55	0.16	6.10	6.10
92	F17 Investment properties - Immovable	OIPI												
	TOTAL		1,466.88	33.45			1,435.88	66.53			1,040.84	48.45		

CERTIFICATION

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

Note: Category of investment (COI) shall be as per Guidelines, as amended from time to time

1. Based on daily simple Average of Investments
2. Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

PERIODIC DISCLOSURES

FORM NL- 37 Downgrading of Investments

Insurer: Future Generali India Insurance Company Limited

Date: July 2013 - September 2013

Form - 2

(Rs in Crores)

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

Statement as on: 30th September 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>								
	Nil								
B	<u>As on Date</u>								
1	2.00% The Indian Hotels Co. Ltd (mat date 23rd April 2017)	EPBT	5.56	27/04/2012	ICRA	AA+	AA	14/09/2012	NA
2	11.00% Tata Communication Limited (mat date 23 july 2014)	ICTD	5.08	05/03/2010	CARE	AAA	AA+	01/11/2010	NA

CERTIFICATION

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

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 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 : July 2013 - September 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	2,362.79	9329	2,268.37	7701	6,979.19	19076	6,476.43	15946
2	Cargo & Hull	1,227.76	2906	973.66	2879	2,993.98	6146	2,891.02	5729
3	Motor TP	4,849.06	3103	4,856.02	1384	9,519.83	5445	9,743.82	2461
4	Motor OD	11,532.38	148610	10,218.80	142084	22,544.56	290564	19,823.49	280432
5	Engineering	979.82	1721	802.94	1698	2,054.88	3811	1,881.00	3288
6	Workmen's Compensation	594.52	2958	388.35	1977	1,123.43	5794	806.93	4037
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,326.28	30128	2,812.02	20813	2,730.79	48829	3,954.01	39531
10	Health	2,236.91	19655	3,392.45	18751	5,974.27	43984	6,621.61	44715
11	Others*	5,632.17	16298	1,933.51	12418	7,615.48	30692	3,684.96	26915
Total		30,741.69	234708	27,646.13	209705	61,536.41	454341	55,883.28	423054

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 : July 2013 - September 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	725	171.56	445,076.19
		Social			
2	Cargo & Hull	Rural	177	115.11	203,233.70
		Social			
3	Motor TP	Rural	11782	447.34	49,100.99
		Social			
4	Motor OD	Rural	-	882.75	-
		Social			
5	Engineering	Rural	148	40.01	20,433.02
		Social			
6	Workmen's Compensation	Rural	133	38.62	5,700.15
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	1967	39.82	403,250.55
		Social		-	-
10	Health	Rural	1042	68.78	18,906.28
		Social			
11	Others*	Rural	2046	406.02	586,923.79
		Social			
Total		Rural	18020	2,210.02	1,732,624.67
		Social	-	-	-

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: Future Generali India Insurance Company Limited

Date : July 2013 - September 2013

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	108377	10,919.74	110455	10,109.43	213247	21,774.64	217230	20,746.37
2	Corporate Agents-Banks	2977	154.30	2763	99.28	6026	274.88	5459	195.26
3	Corporate Agents -Others	15175	546.53	1909	292.10	21764	972.56	2969	656.98
4	Brokers	29481	7,316.71	23995	8,699.73	57860	16,846.49	45958	16,331.74
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	76952	11760.40	69446	8413.80	152100	21579.10	147699	17859.97
	Total (A)	232962	30697.68	208568	27614.34	450997	61447.67	419315	55790.31
1	Referral (B)	1746	44.01	1137	31.79	3344	88.74	3739	92.97
	Grand Total (A+B)	234708	30741.69	209705	27646.13	454341	61536.41	423054	55883.28

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: July 2013 - September 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	20	6	0	12	2	38
b)	Claim	17	584	269	10	312	10	1147
c)	Policy Related	3	412	383	0	27	5	678
d)	Premium	0	9	3	0	6	0	20
e)	Refund	1	2	1	1	1	0	5
f)	Coverage	0	1	1	0	0	0	3
g)	Cover Note Related	2	39	13	0	26	2	70
h)	Product	2	20	2	0	20	0	32
i)	Others	5	66	26	0	44	1	160
	Total Number of complaints:	30	1153	704	11	448	20	2153

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:	454341
5	Total No. of claims during current year:	81109
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	22.14
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	141.41

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	15	0	15
b)	7 - 15 days	4	0	4
c)	15 - 30 days	1	0	1
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0
	Total No. of complaints	20	0	20

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