

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 30th June 2015

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q1 2015-16	Upto Q1 2015-16	For Q1 2014-15	Upto Q1 2014-15
1. Premiums earned (Net)	NL-4-Premium Schedule	2,851,204	2,851,204	2,448,685	2,448,685
2. Profit/Loss on sale/redemption of Investments		24,665	24,665	32,855	32,855
3. Others		2,496	2,496	357	357
4. Interest, Dividend & Rent - Gross		306,573	306,573	254,965	254,965
Total (A)		3,184,938	3,184,938	2,736,862	2,736,862
1. Claims Incurred (Net)	NL-5-Claims Schedule	2,274,631	2,274,631	1,769,544	1,769,544
2. Commission	NL-6-Commission Schedule	33,572	33,572	48,726	48,726
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	912,289	912,289	855,871	855,871
4. Premium deficiency		-	-	-	-
Total (B)		3,220,492	3,220,492	2,674,141	2,674,141
Operating Profit/(Loss)		(35,554)	(35,554)	62,721	62,721
Appropriations					
Transfer to Shareholders' Funds		(35,554)	(35,554)	62,721	62,721
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(35,554)	(35,554)	62,721	62,721

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 30th June 2015

(Rs.' 000)

Particulars	Schedule	For Q1 2015-16	Upto Q1 2015-16	For Q1 2014-15	Upto Q1 2014-15
1. Operating Profit/(Loss)					
(a) Fire Insurance		85,445	85,445	52,530	52,530
(b) Marine Insurance		(18,750)	(18,750)	(46,585)	(46,585)
(c) Miscellaneous Insurance		(102,249)	(102,249)	56,776	56,776
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		126,435	126,435	97,850	97,850
Add: Amortisation write up on Securities		3,748	3,748	3,367	3,367
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		11,700	11,700	13,102	13,102
Less : Loss on sale of investments		(1,226)	(1,226)	(59)	(59)
3. Other Income		-	-	-	-
Total (A)		105,103	105,103	176,981	176,981
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	1,416	1,416
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		3,998	3,998	910	910
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		3,998	3,998	2,326	2,326
Profit before Tax (A-B)		101,105	101,105	174,655	174,655
Provision for Taxation (MAT)		(20,041)	(20,041)	-	-
Minimum Alternate Tax-Credit		20,041	20,041	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		101,105	101,105	174,655	174,655
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		(2,551,200)	(2,551,200)	(3,154,128)	(3,154,128)
Balance carried forward to Balance Sheet		(2,450,095)	(2,450,095)	(2,979,473)	(2,979,473)

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287

FORM NL-3-B-BS

Balance Sheet as at 30th June 2015

(Rs.' 000)

Particulars	Schedule	As at 30th June 2015	As at 30th June 2014
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	7,100,000	7,100,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		(4,980)	(106)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,095,020	7,099,894
Application of Funds			
Investments	NL-12-Investment Schedule	19,782,355	16,926,927
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		624,273	599,261
Less Accumulated Depreciation		523,473	493,553
Net Block		100,800	105,708
Capital Work in Process		35,270	21,866
		136,070	127,574
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	417,090	515,015
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,437,341	1,712,322
		2,854,431	2,227,337
Current Liabilities	NL-17-Current Liabilities Schedule	11,841,011	9,379,080
Provisions	NL-18-Provisions Schedule	6,286,920	5,782,337
Total (B)		18,127,931	15,161,417
Net Current Assets (A - B)		(15,273,500)	(12,934,080)
Miscellaneous Expenditure	NL-19-Miscellaneous Expenditure Schedule	-	-
(to the extent not written off or adjusted)			
Debit balance in Profit and Loss Account		2,450,095	2,979,473
Total		7,095,020	7,099,894

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 30th June 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q1 2015-16	Upto Q1 2015-16	For Q1 2014-15	Upto Q1 2014-15
Premium from direct business written	4,244,975	4,244,975	3,693,240	3,693,240
Add : Premium on reinsurance accepted	113,244	113,244	86,774	86,774
Less: Premium on reinsurance ceded	1,191,838	1,191,838	972,064	972,064
Net Premium	3,166,381	3,166,381	2,807,950	2,807,950
Adjustment for change in reserve for unexpired risks	315,177	315,177	359,265	359,265
Total Premium Earned (Net)	2,851,204	2,851,204	2,448,685	2,448,685

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 30th June 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q1 2015-16	Upto Q1 2015-16	For Q1 2014-15	Upto Q1 2014-15
Claims Paid				
Direct	2,085,920	2,085,920	1,525,650	1,525,650
Add : Reinsurance accepted	43,024	43,024	30,978	30,978
Less: Reinsurance ceded	528,445	528,445	367,840	367,840
Net Claims Paid	1,600,499	1,600,499	1,188,788	1,188,788
Add : Claims outstanding at the end	10,022,404	10,022,404	8,019,625	8,019,625
Less : Claims outstanding at the beginning	9,348,272	9,348,272	7,438,869	7,438,869
Total Claims Incurred	2,274,631	2,274,631	1,769,544	1,769,544

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 30th June 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q1 2015-16	Upto Q1 2015-16	For Q1 2014-15	Upto Q1 2014-15
Commission Paid				
Direct	217,505	217,505	200,857	200,857
Add : Reinsurance accepted	7,586	7,586	7,080	7,080
Less: Commission on reinsurance Ceded	191,519	191,519	159,211	159,211
Net Commission	33,572	33,572	48,726	48,726
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	91,026	91,026	101,031	101,031
Brokers	111,267	111,267	92,047	92,047
Corporate Agency	14,096	14,096	7,721	7,721
Referral	24	24	42	42
Others (pl.Coins)	1,092	1,092	16	16
Gross Commission	217,505	217,505	200,857	200,857

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th June 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q1 2015-16	Upto Q1 2015-16	For Q1 2014-15	Upto Q1 2014-15
1 Employees' Remuneration & Welfare Benefits	255,857	255,857	276,859	276,859
2 Travel , Conveyance and Vehicle Running Expenses	18,018	18,018	23,898	23,898
3 Training & Conferences Expenses	41,442	41,442	4,977	4,977
4 Rents, Rates, and Taxes	42,675	42,675	40,786	40,786
5 Repairs	33,422	33,422	32,163	32,163
6 Printing & Stationery	11,524	11,524	13,332	13,332
7 Communication	13,551	13,551	19,258	19,258
8 Legal & Professional Charges	38,285	38,285	39,843	39,843
9 Auditors' Fees , Expenses etc.				
(a) As Auditor	922	922	900	900
(b) As Adviser or in any other capacity, in respect of				
(i) Taxation Matters	77	77	72	72
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	-	-	-	-
10 Advertisement and Publicity	120,387	120,387	111,532	111,532
11 Outsourcing Expenses	17,478	17,478	17,394	17,394
12 Business Support	291,748	291,748	270,302	270,302
13 Interest & Bank Charges	2,553	2,553	2,065	2,065
14 Others	(9,299)	(9,299)	1,370	1,370
15 Depreciation	12,686	12,686	11,179	11,179
16 Entertainment	692	692	665	665
17 (Gain)/Loss on Foreign Exchange	(16)	(16)	169	169
18 Subscription/Membership	1,012	1,012	1,080	1,080
19 Insurance	128	128	169	169
20 Pool Expenses	1,282	1,282	(13,958)	(13,958)
21 Service Tax Expenses	17,865	17,865	1,816	1,816
Total	912,289	912,289	855,871	855,871

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 30th June 2015

(Rs.'000)

	Particulars	As at	As at
		30th June 2015	30th June 2014
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 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
4	Called Up Capital 710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
	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	7,100,000

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th June 2015

Shareholder	As at 30th June 2015		As at 30th June 2014	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian				
Future Retail Limited	528,950,000	74.5	528,950,000	74.5
Shendra Advisory Services Pvt Ltd.	181,050,000		181,050,000	
Foreign				
Participatie Maatschappij Graafschap Holland N.V.	347,900,000		347,900,000	
Others				
Participatie Maatschappij Graafschap Holland N.V.	181,050,000	25.5	181,050,000	25.5
	181,050,000		181,050,000	
Total	710,000,000	100	710,000,000	100

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 30th June 2015

(Rs. '000)

	Particulars	As at 30th June 2015	As at 30th June 2014
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

CIN: U66030MH2006PLC165287

FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th June 2015

(Rs. '000)

	Particulars	As at 30th June 2015	As at 30th June 2014
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 30th June 2015

(Rs. '000)

Particulars	As at 30th June 2015	As at 30th June 2014
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	7,190,368	6,120,855
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	6,437,806	4,526,702
(e) Other Securities	124,500	174,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	5,099,112	4,228,676
5. Other than Approved Investments	-	-
Total Long Term Investment	18,851,786	15,050,733
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	54,937	100,635
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	254,581	38,627
(bb) Preference	-	-
(b) Mutual Funds	446,175	622,942
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	99,968	99,875
(e) Other Securities	50,000	572,042
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	20,024	412,214
5. Other than Approved Investments	4,884	29,859
Total Short Term Investment	930,569	1,876,194
Total	19,782,355	16,926,927

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-13-LOANS SCHEDULE

Loans as on 30th June 2015

(Rs. '000)

Particulars	As at 30th June 2015	As at 30th June 2014
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

CIN: U66030MH2006PLC165287

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 30th June 2015

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 31st March 2015	Additions	Deductions	As at 30th June 2015	As at 31st March 2015	For the Period	On Sales / Adjustments	As at 30th June 2015	As at 30th June 2015	As at 30th June 2014
Intangibles - Computer Softwares	213,218	1,173	-	214,391	196,058	2,978	-	199,036	15,355	13,032
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	152,235	171	6,859	145,547	99,397	4,774	6,859	97,312	48,235	45,251
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	39,472	229	668	39,033	33,469	519	668	33,320	5,713	15,972
Information & Technology Equipment	136,947	3,414	-	140,361	121,222	3,032	-	124,254	16,107	17,360
Vehicles	2,272	-	-	2,272	2,272	-	-	2,272	-	265
Office Equipment	81,803	1,608	742	82,669	66,638	1,383	742	67,279	15,390	13,828
Others	-	-	-	-	-	-	-	-	-	-
Total	625,947	6,595	8,269	624,273	519,056	12,686	8,269	523,473	100,800	105,708
Work in progress									35,270	21,866
Grand Total	625,947	6,595	8,269	624,273	519,056	12,686	8,269	523,473	136,070	127,574
Previous Year	603,360	3,274	7,373	599,261	489,518	11,179	7,144	493,553	127,574	

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 30th June 2015

(Rs. '000)

Particulars	As at 30th June 2015	As at 30th June 2014
1. Cash (including cheques, drafts and stamps)	818	673
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	416,272	514,342
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	417,090	515,015
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	417,090	515,015
Outside India	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th June 2015

(Rs. '000)

Particulars	As at 30th June 2015	As at 30th June 2014
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	46,672	34,741
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	202,410	39,564
6. Others	-	-
7. Other Deposits	81,169	94,853
8. Advances to Employees	1,398	1,107
9. Advances recoverable in cash or kind	48,247	38,146
10. Unutilised Service Tax (net)	209,961	110,582
Total (A)	589,857	318,993
Other Assets		
1. Income accrued on Investments	799,698	667,199
2. Outstanding Premiums	202,886	1,397
3. Agents' Balances	1,268	837
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	507,856	606,939
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others		
Investment Receivable	213,292	116,957
MAT Credit Entitlement	122,484	-
Total (B)	1,847,484	1,393,329
Total (A+B)	2,437,341	1,712,322

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th June 2015

(Rs. '000)

Particulars	As at 30th June 2015	As at 30th June 2014
1. Agents Balances	50,674	61,838
2. Balances due to other Insurance Companies	360,045	485,089
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	335,677	241,906
6. Sundry Creditors	789,368	401,465
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	10,022,404	8,019,625
9. Provision for Solatium fund	-	-
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	66,582	68,068
12. Statutory Dues	216,261	101,089
Total	11,841,011	9,379,080

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th June 2015

(Rs. '000)

Particulars	As at 30th June 2015	As at 30th June 2014
1. Reserve for Unexpired risk	5,969,854	5,575,500
2. For Taxation (less advance tax paid and taxes deducted at source)	122,484	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	194,582	206,837
Total	6,286,920	5,782,337

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th June 2015

(Rs. '000)

Particulars	As at 30th June 2015	As at 30th June 2014
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287



FORM NL-21 - Statement of Liabilities

Date: As on 30th June 2015

Statement of Liabilities

(Rs .in Lacs)

Description	As on 30th June 2015				As on 30th June 2014			
	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	4,335	1,754	497	6,586	3,870	2,216	541	6,628
Marine Sub-class: Marine Cargo Marine Hull	1,813	1,745	537	4,094	1,919	1,435	411	3,765
Miscellaneous	45,347	53,309	38,195	136,851	41,966	46,443	25,370	113,779
Motor	40,886	48,704	35,176	124,766	37,159	43,815	24,363	105,338
Engineering	840	548	390	1,777	902	619	284	1,805
Aviation	1	0	0	1	0	0	0	0
Liability	330	68	52	450	385	55	35	475
Rural Insurance	0	0	0	0	0	0	0	0
Others	3,290	3,990	2,577	9,857	3,520	1,954	688	6,161
Health Insurance	8,203	2,038	2,150	12,391	7,999	1,690	2,090	11,779
Total Liabilities	59,699	58,846	41,378	159,923	55,754	51,784	28,412	135,951

Future Generali India Insurance Company Limited



IRDA Registration No 132, dated 4th September, 2007
CIN: U66030MH2006PLC165287

FORM NL-22 - Geographical Distribution of Business

Date: 2015-16 - 1st Qtr

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Aviation		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	For the qtr	Upto the qtr
Andhra Pradesh	865.86	865.86	98.64	98.64	-	-	-	-	105.81	105.81	840.77	840.77	412.03	412.03	22.19	22.19	46.93	46.93	44.08	44.08	55.07	55.07	-	-	134.95	134.95	2,626.33	2,626.33
Andaman & Nicobar Is.	0.15	0.15	0.17	0.17	-	-	-	-	-	-	11.84	11.84	11.13	11.13	-	-	-	-	-	-	-	-	-	-	-	-	23.30	23.30
Assam	3.74	3.74	0.87	0.87	-	-	-	-	7.25	7.25	142.37	142.37	46.61	46.61	0.09	0.09	0.82	0.82	3.93	3.93	0.11	0.11	0.23	0.23	4.41	4.41	210.42	210.42
Bihar	1.55	1.55	1.06	1.06	-	-	-	-	5.89	5.89	210.83	210.83	89.23	89.23	-	-	2.60	2.60	1.74	1.74	0.33	0.33	547.69	547.69	11.10	11.10	872.01	872.01
Chandigarh	13.57	13.57	1.93	1.93	-	-	-	-	0.00	0.00	213.28	213.28	82.19	82.19	-	-	3.58	3.58	7.04	7.04	18.97	18.97	-	-	33.13	33.13	373.69	373.69
Chhattisgarh	10.83	10.83	6.65	6.65	-	-	-	-	3.81	3.81	115.76	115.76	116.24	116.24	-	-	4.05	4.05	0.45	0.45	0.41	0.41	-	-	14.72	14.72	272.93	272.93
Delhi	685.81	685.81	153.09	153.09	-	-	-	-	129.80	129.80	1,695.81	1,695.81	526.50	526.50	56.94	56.94	83.52	83.52	1,073.78	1,073.78	41.23	41.23	-	-	209.99	209.99	4,656.48	4,656.48
Goa	2.05	2.05	-	-	-	-	-	-	-	-	55.43	55.43	15.59	15.59	-	-	0.04	0.04	-	-	0.66	0.66	-	-	0.72	0.72	74.50	74.50
Gujarat	185.12	185.12	178.36	178.36	-	-	-	-	25.58	25.58	1,111.80	1,111.80	478.55	478.55	16.87	16.87	143.22	143.22	242.78	242.78	46.13	46.13	-	-	391.98	391.98	2,820.40	2,820.40
Haryana	84.23	84.23	12.23	12.23	-	-	-	-	6.09	6.09	728.57	728.57	252.65	252.65	3.52	3.52	5.34	5.34	5.24	5.24	6.79	6.79	-	-	59.84	59.84	1,164.49	1,164.49
Himachal Pradesh	4.82	4.82	-	-	-	-	-	-	-	-	6.45	6.45	9.61	9.61	-	-	-	-	-	-	0.37	0.37	-	-	14.15	14.15	35.41	35.41
Jammu & Kashmir	4.24	4.24	-	-	-	-	-	-	-	-	95.59	95.59	60.78	60.78	-	-	0.47	0.47	0.67	0.67	0.40	0.40	-	-	10.62	10.62	172.76	172.76
Jharkhand	14.88	14.88	6.96	6.96	-	-	-	-	12.15	12.15	208.22	208.22	134.10	134.10	-	-	0.73	0.73	2.20	2.20	0.50	0.50	-	-	11.20	11.20	390.94	390.94
Karnataka	386.97	386.97	102.21	102.21	-	-	-	-	44.12	44.12	1,301.47	1,301.47	480.51	480.51	58.15	58.15	18.38	18.38	545.26	545.26	7.00	7.00	30.25	30.25	65.57	65.57	3,039.89	3,039.89
Kerala	43.31	43.31	5.76	5.76	-	-	5.07	5.07	8.52	8.52	438.36	438.36	140.21	140.21	3.96	3.96	31.31	31.31	65.27	65.27	10.73	10.73	-	-	11.57	11.57	764.07	764.07
Madhya Pradesh	44.51	44.51	26.95	26.95	-	-	-	-	7.70	7.70	316.70	316.70	187.91	187.91	5.97	5.97	37.27	37.27	13.46	13.46	2.69	2.69	-	-	108.56	108.56	751.73	751.73
Maharashtra	3,874.60	3,874.60	1,179.90	1,179.90	-	-	-	-	542.36	542.36	4,584.69	4,584.69	2,037.69	2,037.69	214.26	214.26	574.95	574.95	2,125.31	2,125.31	146.77	146.77	-	-	1,158.89	1,158.89	16,439.41	16,439.41
Orissa	1.76	1.76	0.09	0.09	-	-	-	-	5.31	5.31	35.52	35.52	54.39	54.39	-	-	0.09	0.09	0.52	0.52	0.24	0.24	-	-	16.31	16.31	114.24	114.24
Punjab	23.53	23.53	5.37	5.37	-	-	-	-	0.82	0.82	430.27	430.27	199.19	199.19	0.29	0.29	10.30	10.30	17.28	17.28	63.11	63.11	-	-	84.02	84.02	834.17	834.17
Rajasthan	12.77	12.77	3.51	3.51	-	-	-	-	6.95	6.95	553.19	553.19	201.28	201.28	0.73	0.73	9.06	9.06	11.38	11.38	13.01	13.01	265.23	265.23	59.31	59.31	1,136.42	1,136.42
Tamil Nadu	507.21	507.21	153.18	153.18	-	-	-	-	114.36	114.36	720.07	720.07	401.08	401.08	18.96	18.96	191.10	191.10	130.28	130.28	30.68	30.68	-	-	210.86	210.86	2,477.77	2,477.77
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-	-	-	-	2.87	2.87	14.75	14.75	-	-	0.00	0.00	0.12	0.12	-	-	-	-	0.45	0.45	18.19	18.19
Uttar Pradesh	28.23	28.23	29.06	29.06	-	-	-	-	6.31	6.31	737.12	737.12	247.51	247.51	0.70	0.70	180.29	180.29	7.20	7.20	1.83	1.83	695.28	695.28	45.89	45.89	1,979.41	1,979.41
Uttarakhand	18.40	18.40	0.03	0.03	-	-	-	-	0.33	0.33	106.86	106.86	47.60	47.60	0.05	0.05	5.73	5.73	0.24	0.24	0.20	0.20	0.41	0.41	16.31	16.31	196.16	196.16
West Bengal	240.17	240.17	123.72	123.72	-	-	-	-	47.89	47.89	444.96	444.96	330.59	330.59	5.17	5.17	28.75	28.75	459.67	459.67	12.40	12.40	-	-	92.64	92.64	1,785.95	1,785.95
Puducherry	38.10	38.10	0.86	0.86	-	-	-	-	-	-	65.33	65.33	27.08	27.08	0.13	0.13	0.05	0.05	(0.25)	(0.25)	1.72	1.72	-	-	2.84	2.84	135.85	135.85
	7,096.40	7,096.40	2,090.60	2,090.60	-	-	5.07	5.07	1,081.06	1,081.06	15,174.14	15,174.14	6,605.00	6,605.00	407.98	407.98	1,378.56	1,378.56	4,757.62	4,757.62	461.37	461.37	1,539.08	1,539.08	2,770.02	2,770.02	43,366.90	43,366.90

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



FORM NL-23 :Reinsurance Risk Concentration

Date: June 30, 2015

(Rs in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	17	1,839.37	123.28	541.39	22.31%
3	No. of Reinsurers with rating A but less than AA	54	6,282.40	470.30	1,182.07	70.71%
4	No. of Reinsurers with rating BBB but less than A	12	243.26	68.52	-	2.78%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	12	25.46	-	446.21	4.20%
	Total	95	8,390.49	662.10	2,169.67	100%

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-24 - Ageing of Claims

Date: April to June, 2015

(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	48	46	29	59	24	206	1240.05
2	Marine Cargo	603	341	155	145	106	1350	776.02
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	18	36	33	46	13	146	330.54
5	Motor OD	25869	5120	777	290	111	32167	8424.56
6	Motor TP	69	88	104	105	319	685	2220.12
7	Health	9916	1945	263	74	16	12214	2712.03
8	Overseas Travel	33	43	52	14	5	147	31.28
9	Personal Accident	68	274	205	102	91	740	558.08
10	Liability	0	4	3	6	2	15	3.82
11	Crop	470	207	1	0	0	678	3780.92
12	Miscellaneous	155	190	193	113	71	722	1003.83

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

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

Date: April to June, 2015

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	424	1247	0	596	5299	6479	1572	147	977	39	299	0	1176	18255
2	Claims reported during the period	288	1309	0	317	37071	875	12682	184	695	13	658	0	751	54843
3	Claims Settled during the period*	206	1350	0	146	32167	685	12214	147	740	15	678	0	722	49070
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	521	1255	0	774	10368	6760	2681	194	1094	42	279	0	1245	25213
	Less than 3months	222	608	0	280	8586	759	2493	143	539	13	192	0	531	14366
	3 months to 6 months	91	300	0	121	838	564	141	21	206	4	6	0	275	2567
	6months to 1 year	112	208	0	298	463	853	25	19	94	13	18	0	215	2318
	1year and above	96	139	0	75	481	4584	22	11	255	12	63	0	224	5962

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-26 - CLAIMS INFORMATION - KG Table I

FORM KG

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

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 30th June 2015

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	16,862	4,312	6,872	1,980	1,686	2,062	2,062
02	Marine Cargo	4,050	3,097	2,318	2,764	619	829	829
03	Marine Hull							
	Miscellaneous:							
04	Motor	83,555	79,114	48,424	61,083	15,823	18,325	18,325
05	Engineering	3,576	1,283	1,393	676	358	418	418
06	Aviation	11	1	2	0	1	1	1
07	Liability	1,315	629	158	99	197	47	197
08	Rural Insurance	-		-	-	-	-	-
09	Others	8,092	5,271	11,638	8,379	1,133	3,491	3,491
10	Health Insurance	18,754	13,276	11,576	11,675	2,813	3,502	3,502
	Total	136,216	106,983	82,381	86,656	22,630	28,676	28,826

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-27: OFFICES INFORMATION FOR NON-LIFE

Date: April 2015 - June 2015

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Qtr	129	
2	No. of branches approved during the Qtr	10	
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	2	
6	No of branches at the end of the Qtr	127	
7	No. of branches approved but not opened	24	
8	No. of rural branches	0	
9	No. of urban branches	129	

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287



FORM NL-28- Statement of Investment Assets (General Insurer)
FORM - 3B (Read with Regulation 10)

Statement as on :30th June 2015

(Business within India)

Periodicity of Submission : Quarterly

PART - A
(Rs in Lakhs)

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	197,823.55
2	Loans	9	
3	Fixed Assets	10	1,360.70
4	Current Assets		
	a. Cash and Bank	11	4,170.90
	b. Advances and Other Assets	12	24,373.41
5	Current Liabilities		
	a. Current Liabilities	13	(118,410.11)
	b. Provisions	14	(62,869.20)
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		24,500.95
	Application of Funds as per Balance Sheet (A)		70,950.20

No.	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,360.70
3	Cash and Bank Balance (If any)	11	4,170.90
4	Advances and Other Assets (If Any)	12	24,373.41
5	Current Liabilities	13	(118,410.11)
6	Provisions	14	(62,869.20)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		24,500.95

TOTAL(B) **(126,873.35)**

(A-B) **197,823.55**

'Investment Assets ' as per FORM 3B

Section II

No.	Investment Assets	Reg. %	SH	PH	Book Value	%	FVC	Total	Market Value	
			Balance		(SH + PH)	Actual	Amount			
			(a)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)	
1	Central Government Securities	Not Less than		45,928.46	45,928.46	23.21		45,928.46	45,731.27	
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than		72,453.04	72,453.04	36.62		72,453.04	72,454.43	
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than								
	1. Approved Investments			7,444.22	8,444.74	15,888.96	8.03	15,888.96	16,274.65	
	2. Other Investments			222.13	291.07	513.20	0.26	513.20	513.20	
	b) Infrastructure Investments	Not Less than								
	1. Approved Investments			22,291.08	28,920.60	51,211.68	25.88	(20.31)	51,191.37	52,676.02
	2. Other Investments			12.95	0.00	12.95	0.01	(0.57)	12.37	12.37
	c) Approved Investments	Not Exceeding 55%	0.82	28,234.17	29,522.44	57,757.43	29.19	(29.30)	57,728.14	59,602.65
	d) Other Investments			36.08		36.08	0.02	0.38	36.47	36.47
	Total Investment Assets	100%	0.82	58,240.63	139,631.90	197,873.35	100.00	(49.80)	197,823.55	201,569.79

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287



FORM NL-29 - Detail regarding debt securities

Date: As on 30th June 2015

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30th June 2015	As % of total for this class	As at 30th June 2014	As % of total for this class	As at 30th June 2015	as % of total for this class	As at 30th June 2014	as % of total for this class
Break down by credit rating								
AAA rated	71,225.33	36.99	65,988.16	42.85	69,376.66	36.74	65,408.68	42.26
AA or better	48,375.18	25.12	27,587.00	17.91	46,479.00	24.62	27,140.08	17.54
Rated below AA but above A	513.20	0.27	-	-	513.20	0.27	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	72,454.43	37.63	60,419.67	39.23	72,453.04	38.37	62,214.90	40.20
Total	192,568.15	100.00	153,994.84	100.00	188,821.91	100.00	154,763.65	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,554.61	0.81	5,982.59	3.88	1,549.06	0.82	6,001.32	3.88
more than 1 year and upto 3years	10,903.82	5.66	4,546.15	2.95	10,817.36	5.73	4,544.74	2.94
More than 3years and up to 7years	69,789.50	36.24	31,945.22	20.74	67,694.79	35.85	32,398.01	20.93
More than 7 years and up to 10 years	59,710.18	31.01	76,833.27	49.89	58,501.85	30.98	76,406.52	49.37
above 10 years	50,610.05	26.28	34,687.61	22.53	50,258.85	26.62	35,413.06	22.88
Total	192,568.15	100.00	153,994.84	100.00	188,821.91	100.00	154,763.65	100.00
Breakdown by type of the issuer								
a. Central Government	47,183.73	24.50	43,014.45	27.93	47,431.75	25.12	44,476.72	28.74
b. State Government	25,270.70	13.12	17,405.22	11.30	25,021.30	13.25	17,738.18	11.46
c. Corporate Securities	120,113.72	62.37	93,575.16	60.77	116,368.86	61.63	92,548.76	59.80
Total	192,568.15	100.00	153,994.84	100.00	188,821.91	100.00	154,763.65	100.00

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287



FORM NL-30 Analytical Ratios

Date: As at June 30, 2015

Sl.No.	Particular	Total			
		For Q1 2015-16	Upto Q1 2015-16	For Q1 2014-15	Upto Q1 2014-15
1	Gross Direct Premium Growth Rate	15%	15%	19%	19%
	Fire	19%	19%	17%	17%
	Marine	-2%	-2%	21%	21%
	Accident	22%	22%	-20%	-20%
	Health	35%	35%	2%	2%
	Engineering	-18%	-18%	15%	15%
	Aviation	NA	NA	NA	NA
	Liability	-20%	-20%	39%	39%
	Motor (OD)	9%	9%	24%	24%
	Motor (TP)	10%	10%	26%	26%
	Motor (Total)	9%	9%	25%	25%
	Workmen Compensation	8%	8%	24%	24%
	Others	59%	59%	40%	40%
	Miscellaneous (Total)	15%	15%	19%	19%
2	Gross Direct Premium to Net Worth	91%	91%	90%	90%
3	Growth rate of Net Worth	13%	13%	13%	13%
4	Net Retention Ratio	73%	73%	74%	74%
	Fire	21%	21%	22%	22%
	Marine	81%	81%	70%	70%
	Accident	84%	84%	79%	79%
	Health	72%	72%	77%	77%
	Engineering	39%	39%	33%	33%
	Aviation	16%	16%	NA	NA
	Liability	50%	50%	44%	44%
	Motor (OD)	95%	95%	95%	95%
	Motor (TP)	95%	95%	95%	95%
	Motor (Total)	95%	95%	95%	95%
	Workmen Compensation	95%	95%	95%	95%
	Others	41%	41%	53%	53%
	Miscellaneous (Total)	83%	83%	85%	85%
5	Net Commission Ratio	1%	1%	2%	2%
	Fire	-15%	-15%	-27%	-27%
	Marine	14%	14%	15%	15%
	Accident	9%	9%	10%	10%
	Health	-4%	-4%	2%	2%
	Engineering	-13%	-13%	-22%	-22%
	Aviation	-21%	-21%	NA	NA
	Liability	21%	21%	16%	16%
	Motor (OD)	5%	5%	5%	5%
	Motor (TP)	-1%	-1%	-1%	-1%
	Motor (Total)	3%	3%	3%	3%
	Workmen Compensation	7%	7%	8%	8%
	Others	-18%	-18%	-9%	-9%
	Miscellaneous (Total)	1%	1%	3%	3%
6	Expense of Management to Gross Direct Premium	27%	27%	29%	29%
7	Expense of Management to Net Written Premium	36%	36%	38%	38%
8	Net Incurred Claims to Net Earned Premium	80%	80%	72%	72%
9	Combined Ratio	110%	110%	104%	104%
10	Technical Reserves to Net Premium Ratio	505%	505%	484%	484%
11	Underwriting Balance Ratio	-13%	-13%	-9%	-9%
12	Operating Profit Ratio	-1%	-1%	3%	3%
13	Liquid Assets to Liabilities Ratio	8%	8%	18%	18%
14	Net Earning Ratio	3%	3%	6%	6%
15	Return on Net Worth Ratio	2%	2%	4%	4%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.54	1.54	1.66	1.66
17	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	710,000,000
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	0.25
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)		6.54	5.80

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-31 - Related Party Transactions

Date: June 30, 2015

(Rs in '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended 30th June 2015	up to the Quarter ended 30th June 2015	Corresponding quarter of the preceding	up to the Quarter of the preceding year
1	Future Retail Limited	Joint Venture Promoter	Rent & Maintenance for premises hired	-	-	-	-
			Operating expenses	-	-	-	-
			Insurance Premium received	644	644	785	785
			Insurance Claims paid	-	-	73	73
			Deposit Received	(200)	(200)	-	-
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	138,742	138,742	112,164	112,164
			Commission on reinsurance ceded	24,976	24,976	19,265	19,265
			Claims recovery on reinsurance	86,626	86,626	72,532	72,532
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	5,530	5,530	4,052	4,052
			Insurance Premium received	-	-	-	-
10	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	2,957	2,957	5,662	5,662
			Other transactions	(344)	(344)	22	22
			Insurance Premium Received	69	69	70	70
			Insurance Claims Paid	-	-	-	-
			Insurance Premium Paid	-	-	2,333	2,333

*including the premium flow through Associates/ Group companies as an agent

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287

FORM NL-32- Products Information

Date : April 2015 to June 2015

Products Information

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

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

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 30th June 2015

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		167,546
	Deduct:		
02	Liabilities		167,546
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		58,191
	Deduct:		
06	Other Liabilities		13,734
07	Excess in Shareholder's fund		44,457
08	Total ASM (04)+(07)		44,457
09	Total RSM		28,826
10	Solvency Ratio (Total ASM/ Total RSM)		1.54

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL- 34: Board of Directors & Key Person

Date: April 2015 - June 2015

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. Ooi Teik Chong	Director	Nil
5	Dr. Kim Chai Ooi	Director	Resigned w.e.f. May 18, 2015
6	Mr. Dario Pieralisi	Director	Nil
7	Mr. Krishan Kant Rathi	Director	Nil
8	Ms. Bhavna Doshi	Independent Director	Nil
9	Dr. Devi Singh	Independent Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Easwara Narayanan	Chief Operating Officer	Nil
12	Mr. Srinivasan Venugopalan	Chief Financial Officer	Nil
13	Mr. Jatin Arora	Appointed Actuary	Resigned w.e.f. April 17, 2015
14	Mr. Neel Chheda	Head Actuary	Appointed w.e.f. April 27, 2015
15	Mr. Milan P. Shirodkar	Chief of Investments	Nil
16	Mr. Prashant Chikhal	Chief of Internal Audit	Nil
17	Mr. Raghavendra Rao	Head Retail Sales	Nil
18	Mr. Deepak Prasad	Head - Corporate Sales	Nil
19	Mr. Ajay Panchal	Head - Risk Management	Nil
20	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Nil

Key Persons as defined in IRDA Registration of Companies, Regulations 2000 & Guidelines issued by IRDA on October 09, 2013

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-37- Downgrading of Investments

FORM-2 - (Read with Regulation 10)

Statement of Down Graded Investments

PART-A

Periodicity of Submission : Quarterly

Statement as on June 30, 2015

(Rs in Lakhs)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	<i>During the quarter</i>								
	Nil								
B	<i>As on Date</i>								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	EPBT	196.06	02/06/2014	CRISIL	AA+	AA	24/06/2014	NA
2	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	EPBT	2,121.72	04/07/2014	CRISIL	AA+	AA	24/06/2014	NA

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-38- Quarterly Business Returns

FORM NI Quarterly Business Returns across line of Business

Date: Apr 2015- Jun 2015

(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	7,096.40	16255	5,923.48	11360	7,096.40	16255	5,923.48	11360
2	Cargo & Hull	2,090.60	4979	2,134.14	3617	2,090.60	4979	2,134.14	3617
3	Motor TP	6,605.00	8482	5,853.09	7340	6,605.00	8482	5,853.09	7340
4	Motor OD	15,174.14	174658	13,600.59	170743	15,174.14	174658	13,600.59	170743
5	Engineering	1,081.06	1664	1,255.10	1472	1,081.06	1664	1,255.10	1472
6	Workmen's Compensation	708.65	3631	654.29	3276	708.65	3631	654.29	3276
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	5.07	3	-	0	5.07	3	-	0
9	Personal Accident	1,378.56	62128	1,143.04	25633	1,378.56	62128	1,143.04	25633
10	Health	5,218.99	30714	3,812.54	26718	5,218.99	30714	3,812.54	26718
11	Others*	4,008.43	20024	2,770.48	20013	4,008.43	20024	2,770.48	20013
Total		43,366.90	322538	37,146.75	270172	43,366.90	322538	37,146.75	270172

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

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

Date: 2015-16 1st Qtr

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1558	725.29	2,300,183.23
		Social			
2	Cargo & Hull	Rural	289	259.44	694,389.44
		Social			
3	Motor TP	Rural	-	630.13	-
		Social			
4	Motor OD	Rural	16200	1,282.48	67,828.89
		Social			
5	Engineering	Rural	146	60.82	51,792.15
		Social			
6	Workmen's Compensation	Rural	199	22.76	5,600.67
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	13057	188.01	294,176.33
		Social		-	-
10	Health	Rural	1875	123.07	13,949.05
		Social			
11	Others*	Rural	3098	765.04	334,966.42
		Social			
Total		Rural	36422	4057.03	3,762,886.17
		Social	-	-	-

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-40 - Business Acquisition through different channels

Date: April to June 2015

(Rs in Lakhs)

Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	102960	11,328.46	107534	11126.19	102960	11,328.46	107534	11126.19
2	Corporate Agents-Banks	47738	663.99	3294	150.94	47738	663.99	3294	150.94
3	Corporate Agents -Others	11354	639.74	11088	535.42	11354	639.74	11088	535.42
4	Brokers	44305	14,158.31	38756	11080.64	44305	14,158.31	38756	11080.64
5	Micro Agents	0	-	0	0.00	0	-	0	0.00
6	Direct Business	114798	16450.11	108200	14220.21	114798	16450.11	108200	14220.21
7	Others	1025	115.60	0	0.00	1025	115.60	0	0.00
	Total (A)	322180	43356.21	268872	37113.40	322180	43356.21	268872	37113.40
1	Referral (B)	358	10.69	1300	33.35	358	10.69	1300	33.35
	Grand Total (A+B)	322538	43366.90	270172	37146.75	322538	43366.90	270172	37146.75

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FROM NL-41 GRIEVANCE DISPOSAL

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO April 1, 2015 to June 30, 2015 DURING THE FINANCIAL YEAR 2015-16

Date: June 30, 2015

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	32	8	0	21	3	32
b)	Claim	0	368	131	15	209	13	368
c)	Policy Related	0	314	268	0	37	9	314
d)	Premium	0	2	1	0	1	0	2
e)	Refund	0	4	2	0	2	0	4
f)	Coverage	0	1	0	0	1	0	1
g)	Cover Note Related	0	23	12	0	11	0	23
h)	Product	0	21	7	0	13	1	21
i)	Others	0	64	39	0	25	0	64
	Total Number of complaints:	0	829	468	15	320	26	829

2	Total No. of policies during previous year:	1132212
3	Total No. of claims during previous year:	185133
4	Total No. of policies during current year:	312339
5	Total No. of claims during current year:	54843
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	14.76
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	67.10

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	26	0	26
b)	7 - 15 days	0	0	0
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	26	0	26