

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 September 2015

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q2 2015-16	Upto Q2 2015-16	For Q2 2014-15	Upto Q2 2014-15
1. Premiums earned (Net)	NL-4-Premium Schedule	2,672,187	5,523,391	2,743,836	5,192,521
2. Profit/Loss on sale/redemption of Investments		159,139	183,804	20,090	52,945
3. Others		3,931	6,427	299	656
4. Interest, Dividend & Rent - Gross		296,193	602,766	281,959	536,924
Total (A)		3,131,450	6,316,388	3,046,184	5,783,046
1. Claims Incurred (Net)	NL-5-Claims Schedule	2,294,870	4,569,501	1,974,238	3,743,782
2. Commission	NL-6-Commission Schedule	33,125	66,697	17,377	66,103
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	936,325	1,848,614	949,443	1,805,314
4. Premium deficiency		-	-	-	-
Total (B)		3,264,320	6,484,812	2,941,058	5,615,199
Operating Profit/(Loss)		(132,870)	(168,424)	105,126	167,847
Appropriations					
Transfer to Shareholders' Funds		(132,870)	(168,424)	105,126	167,847
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(132,870)	(168,424)	105,126	167,847

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 September 2015

(Rs.' 000)

Particulars	Schedule	For Q2 2015-16	Upto Q2 2015-16	For Q2 2014-15	Upto Q2 2014-15
1. Operating Profit/(Loss)					
(a) Fire Insurance		37,530	122,975	36,856	89,386
(b) Marine Insurance		(30,063)	(48,813)	4,097	(42,488)
(c) Miscellaneous Insurance		(140,337)	(242,586)	64,173	120,949
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		122,867	249,302	109,994	207,844
Add: Amortisation write up on Securities		3,439	7,187	3,627	6,994
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		69,726	81,426	9,126	22,228
Less : Loss on sale of investments		(1,546)	(2,772)	(985)	(1,044)
3. Other Income		-	-	-	-
Total (A)		61,616	166,719	226,888	403,869
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		(587)	(587)	(754)	662
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		6,683	10,681	1,783	2,693
(b) Bad Debts written off		587	587	-	-
(c) Others		-	-	-	-
Total (B)		6,683	10,681	1,029	3,355
Profit before Tax (A-B)		54,933	156,038	225,859	400,514
Provision for Taxation (MAT)		(10,010)	(30,051)	-	(64,389)
Minimum Alternate Tax-Credit		10,010	30,051	-	64,389
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		54,933	156,038	225,859	400,514
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		(2,450,095)	(2,551,200)	(3,154,128)	(3,154,128)
Balance carried forward to Balance Sheet		(2,395,162)	(2,395,162)	(2,753,614)	(2,753,614)

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 September 2015

(Rs.' 000)

Particulars	Schedule	As at	
		30th September 2015	30th September 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		(17,032)	(3,322)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,082,968	7,096,678
Application of Funds			
Investments	NL-12-Investment Schedule	18,723,732	17,580,885
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		635,674	605,727
Less Accumulated Depreciation		534,402	501,142
Net Block		101,272	104,585
Capital Work in Process		43,288	22,205
		144,560	126,790
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	445,152	77,584
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	3,844,150	1,894,966
		4,289,302	1,972,550
Current Liabilities	NL-17-Current Liabilities Schedule	13,042,145	9,695,130
Provisions	NL-18-Provisions Schedule	5,427,643	5,642,031
Total (B)		18,469,788	15,337,161
Net Current Assets (A - B)		(14,180,486)	(13,364,611)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		2,395,162	2,753,614
Total		7,082,968	7,096,678

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 September 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2015-16	Upto Q2 2015-16	For Q2 2014-15	Upto Q2 2014-15
Premium from direct business written	3,327,351	7,572,326	3,487,846	7,181,086
Add : Premium on reinsurance accepted	65,501	178,745	81,117	167,891
Less: Premium on reinsurance ceded	1,453,471	2,645,309	953,630	1,925,694
Net Premium	1,939,381	5,105,762	2,615,333	5,423,283
Adjustment for change in reserve for unexpired	(732,806)	(417,629)	(128,503)	230,762
Total Premium Earned (Net)	2,672,187	5,523,391	2,743,836	5,192,521

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 September 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2015-16	Upto Q2 2015-16	For Q2 2014-15	Upto Q2 2014-15
Claims Paid				
Direct	2,345,540	4,431,460	2,133,293	3,658,943
Add : Reinsurance accepted	18,383	61,407	103,912	134,890
Less: Reinsurance ceded	626,767	1,155,212	700,488	1,068,328
Net Claims Paid	1,737,156	3,337,655	1,536,717	2,725,505
Add : Claims outstanding at the end	10,580,118	10,580,118	8,457,145	8,457,145
Less : Claims outstanding at the beginning	10,022,404	9,348,272	8,019,625	7,438,868
Total Claims Incurred	2,294,870	4,569,501	1,974,237	3,743,782

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 September 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2015-16	Upto Q2 2015-16	For Q2 2014-15	Upto Q2 2014-15
Commission Paid				
Direct	183,879	401,384	163,977	364,834
Add : Reinsurance accepted	4,451	12,037	1,671	8,751
Less: Commission on reinsurance Ceded	155,205	346,724	148,271	307,482
Net Commission	33,125	66,697	17,377	66,103
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	89,746	180,772	71,606	172,637
Brokers	79,071	190,338	82,261	174,308
Corporate Agency	14,813	28,909	8,894	16,615
Referral	310	334	33	75
Others (pl.Coins)	(61)	1,031	1,184	1,200
Gross Commission	183,879	401,384	163,977	364,834

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 September 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q2 2015-16	Upto Q2 2015-16	For Q2 2014-15	Upto Q2 2014-15
1 Employees' Remuneration & Welfare Benefits	240,309	496,166	283,938	560,797
2 Travel , Conveyance and Vehicle Running Expenses	20,089	38,107	24,827	48,725
3 Training & Conferences Expenses	15,006	56,448	1,308	6,285
4 Rents, Rates, and Taxes	34,938	77,613	92,750	133,536
5 Repairs	41,959	75,381	38,102	70,265
6 Printing & Stationery	12,801	24,325	12,062	25,394
7 Communication	15,484	29,035	16,070	35,328
8 Legal & Professional Charges	36,346	74,631	53,805	93,648
9 Auditors' Fees , Expenses etc.				
(a) As Auditor	712	1,634	695	1,595
(b) As Adviser or in any other capacity, in respect of				
(i) Taxation Matters	73	150	66	138
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	-	-	-	-
10 Advertisement and Publicity	141,217	261,604	91,502	203,034
11 Outsourcing Expenses	24,364	41,842	17,858	35,252
12 Business Support	310,466	602,214	292,402	562,704
13 Interest & Bank Charges	2,714	5,267	2,609	4,674
14 Others	10,914	1,615	3,232	4,602
15 Depreciation	13,377	26,063	11,451	22,630
16 Entertainment	628	1,320	738	1,403
17 (Gain)/Loss on Foreign Exchange	(43)	(59)	(117)	52
18 Subscription/Membership	3,497	4,509	2,012	3,092
19 Insurance	180	308	89	258
20 Pool Expenses	2,206	3,488	1,063	(12,895)
21 Service Tax Expenses	9,088	26,953	2,981	4,797
Total	936,325	1,848,614	949,443	1,805,314

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 September 2015

(Rs.'000)

	Particulars	As at	As at
		30th September 2015	30th September 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 September 2015

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

(Rs. '000)

	Particulars	As at 30th September 2015	As at 30th September 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 September 2015

(Rs. '000)

	Particulars	As at 30th September 2015	As at 30th September 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 September 2015

(Rs. '000)

Particulars	As at 30th September 2015	As at 30th September 2014
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	6,858,811	6,127,133
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	6,525,340	5,638,793
(e) Other Securities	124,500	174,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	4,218,608	4,439,398
5. Other than Approved Investments	231,757	
Total Long Term Investment	17,959,016	16,379,824
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	49,834	154,974
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	210,027	73,327
(bb) Preference	-	-
(b) Mutual Funds	268,768	297,175
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	99,963	99,916
(e) Other Securities	50,000	273,268
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	22,039	214,299
5. Other than Approved Investments	64,085	88,102
Total Short Term Investment	764,716	1,201,061
Total	18,723,732	17,580,885

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 September 2015

(Rs. '000)

Particulars	As at 30th September 2015	As at 30th September 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 September 2015

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2015	Additions	Deductions	As at 30th Sept 2015	As at 31st March 2015	For the Period	On Sales / Adjustments	As at 30th Sept 2015	As at 30th Sept 2015	As at 30th Sept 2014
Intangibles - Computer Softwares	213,218	1,233	-	214,451	196,058	5,779	-	201,837	12,614	10,991
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	152,235	4,262	9,215	147,282	99,397	9,712	9,215	99,894	47,388	44,202
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	39,472	1,150	717	39,905	33,469	1,174	717	33,926	5,979	16,723
Information & Technology Equipment	136,947	9,682	43	146,586	121,222	6,452	43	127,631	18,955	17,969
Vehicles	2,272	-	-	2,272	2,272	-	-	2,272	-	152
Office Equipment	81,803	4,117	742	85,178	66,638	2,946	742	68,842	16,336	14,548
Others	-	-	-	-	-	-	-	-	-	-
Total	625,947	20,444	10,717	635,674	519,056	26,063	10,717	534,402	101,272	104,585
Work in progress									43,288	22,205
Grand Total	625,947	20,444	10,717	635,674	519,056	26,063	10,717	534,402	144,560	126,790
Previous Year	603,360	14,577	12,211	605,727	489,518	22,630	11,008	501,142	104,585	

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 September 2015

(Rs. '000)

Particulars	As at 30th September 2015	As at 30th September 2014
1. Cash (including cheques, drafts and stamps)	889	693
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	444,263	76,891
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	445,152	77,584
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	445,152	77,584
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 September 2015

(Rs. '000)

Particulars	As at 30th September 2015	As at 30th September 2014
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	34,620	21,299
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	239,310	112,298
6. Others	-	-
7. Other Deposits	82,411	96,445
8. Advances to Employees	2,792	1,647
9. Advances recoverable in cash or kind	57,981	39,230
10. Unutilised Service Tax (net)	126,124	170,469
Total (A)	543,238	441,388
Other Assets		
1. Income accrued on Investments	542,734	533,245
2. Outstanding Premiums	91,641	1,215
3. Agents' Balances	1,074	868
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,608,952	565,790
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	924,017	288,071
MAT Credit Entitlement	132,494	64,389
Total (B)	3,300,912	1,453,578
Total (A+B)	3,844,150	1,894,966

Note : Outstanding premium contains amount receivable against Bank Guarantee

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 September 2015

(Rs. '000)

Particulars	As at 30th September 2015	As at 30th September 2014
1. Agents Balances	56,999	54,640
2. Balances due to other Insurance Companies	765,270	235,778
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	392,144	205,078
6. Sundry Creditors	1,075,979	595,727
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	10,580,118	8,457,145
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	61,783	61,737
11. Statutory Dues	109,852	85,025
Total	13,042,145	9,695,130

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 September 2015

(Rs. '000)

Particulars	As at 30th September 2015	As at 30th September 2014
1. Reserve for Unexpired risk	5,237,049	5,446,997
2. For Taxation (less advance tax paid and taxes deducted at source)	132,494	64,389
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	58,100	130,645
Total	5,427,643	5,642,031

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 September 2015

(Rs. '000)

Particulars	As at 30th September 2015	As at 30th September 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

As on 30th September 2015

(Rs .in Lacs)

Statement of Liabilities								
Description	As on 30th September 2015				As on 30th September 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	4,402	2,015	509	6,926	3,934	2,194	564	6,693
Cargo Marine Hull	1,830	2,172	597	4,600	1,501	1,536	697	3,734
Miscellaneous	38,938	50,599	45,863	135,400	41,459	47,198	28,423	117,080
Motor	34,059	46,746	37,274	118,079	37,074	44,517	26,951	108,542
Engineering	832	551	436	1,819	870	640	320	1,831
Aviation	1	0	1	2	0	0	0	0
Liability	361	61	60	481	332	80	100	512
Rural Insurance	0	0	0	0	0	0	0	0
Others	3,686	3,240	8,093	15,020	3,183	1,961	1,052	6,196
Health Insurance	7,200	1,977	2,069	11,246	7,575	1,756	2,203	11,534
Total Liabilities	52,370	56,762	49,039	158,172	54,470	52,684	31,888	139,041

Future Generali India Insurance Company Limited

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

FORM NL-22 - Geographical Distribution of Business

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	243.88	1,109.74	34.73	133.37	-	-	-	-	221.25	327.06	825.72	1,666.49	407.77	819.80	15.28	37.46	30.78	77.71	62.34	106.42	43.85	98.91	-	-	71.84	206.79	1,957.42	4,583.75	
Andaman & Nicobar Is.	0.19	0.33	0.02	0.20	-	-	-	-	-	-	8.71	20.56	9.62	20.76	-	-	-	-	-	-	0.06	0.06	-	-	-	-	-	18.60	41.90
Assam	16.48	20.22	0.66	1.53	-	-	-	-	1.84	9.09	131.60	273.97	39.93	86.54	0.01	0.10	0.88	1.70	5.89	9.82	0.09	0.20	-	0.23	4.35	8.76	201.73	412.14	
Bihar	0.61	2.16	1.14	2.20	-	-	-	-	5.09	10.98	166.23	377.05	76.42	165.64	-	-	1.43	4.02	1.34	3.09	-	0.33	(254.10)	293.59	17.44	28.54	15.60	887.61	
Chandigarh	10.48	24.05	0.26	2.19	-	-	-	-	1.91	1.91	236.64	449.92	81.26	183.44	0.67	0.67	10.61	34.19	6.87	13.91	15.19	34.16	-	-	22.18	35.31	386.07	759.76	
Chhattisgarh	6.16	17.00	7.53	14.19	-	-	-	-	3.86	7.68	131.57	247.13	75.58	191.82	0.70	0.70	13.78	17.82	9.49	9.94	1.19	1.60	-	-	11.72	26.44	261.39	534.32	
Delhi	157.78	843.59	69.40	222.49	-	-	-	-	113.15	242.96	1,644.12	3,339.93	541.07	1,067.57	38.11	95.05	60.50	144.02	735.47	1,809.25	27.28	68.52	-	-	88.85	298.82	3,475.72	6,132.20	
Goa	0.79	2.84	-	-	-	-	-	-	-	-	65.93	121.36	20.39	35.99	0.31	0.31	0.21	0.25	0.08	0.08	0.56	1.22	-	-	0.42	1.14	88.70	163.20	
Gujarat	163.72	348.84	147.37	325.73	-	-	-	-	57.66	83.24	1,116.75	2,228.55	443.68	922.23	45.19	62.07	132.75	275.98	219.46	462.24	37.76	83.90	-	-	318.73	710.71	2,683.08	5,503.48	
Haryana	45.98	130.20	11.18	23.41	-	-	-	-	7.17	13.26	611.79	1,340.36	234.90	487.55	4.56	8.07	7.85	13.19	6.23	11.46	0.87	7.66	(103.80)	(103.80)	46.83	106.67	873.54	2,038.03	
Himachal Pradesh	5.22	10.04	-	-	-	-	-	-	-	-	3.36	9.82	6.75	16.37	-	-	0.00	0.00	-	-	-	0.37	-	-	-	15.40	29.56	30.74	66.16
Jammu & Kashmir	0.86	5.09	(0.09)	(0.09)	-	-	-	-	-	-	95.18	190.77	47.52	108.30	0.20	0.20	0.67	1.13	0.25	0.92	0.18	0.58	-	-	6.71	17.33	151.48	324.24	
Jharkhand	18.20	33.08	2.69	9.65	-	-	-	-	8.98	21.12	216.69	424.91	104.81	238.91	0.40	0.40	0.72	1.44	2.05	4.25	0.54	1.04	(33.91)	(33.91)	8.81	20.02	329.98	720.92	
Karnataka	121.41	508.37	65.64	167.85	-	-	-	-	39.61	83.73	1,318.83	2,620.30	517.80	998.31	11.49	69.65	30.03	48.41	(226.47)	318.79	6.39	13.40	6.15	36.40	58.70	124.27	1,949.59	4,989.47	
Kerala	81.18	124.49	7.01	12.78	-	-	4.93	10.00	22.92	31.44	480.68	919.05	145.69	285.90	9.33	13.29	19.94	51.26	25.51	90.78	9.42	20.15	-	-	142.95	154.52	949.58	1,713.65	
Madhya Pradesh	15.54	60.05	29.16	56.31	-	-	-	-	4.41	12.11	320.13	636.83	215.08	402.99	2.79	8.76	24.43	61.70	26.89	40.35	2.82	5.52	-	-	76.13	184.69	717.39	1,469.12	
Maharashtra	1,766.52	5,641.13	752.41	1,932.31	-	-	-	-	377.50	919.86	4,620.39	9,205.08	2,023.34	4,061.03	260.41	474.67	506.89	1,081.84	1,176.76	3,302.06	106.48	253.25	-	-	1,552.07	2,710.96	13,142.77	29,582.18	
Orissa	1.91	3.67	0.01	0.10	-	-	-	-	5.67	10.98	40.05	75.57	42.79	97.17	-	-	0.24	0.33	0.75	1.27	-	0.24	-	-	17.77	34.08	109.19	223.43	
Punjab	13.90	37.44	5.98	11.34	-	-	-	-	1.65	2.47	440.33	870.59	171.69	370.89	0.31	0.60	7.53	17.83	13.77	31.04	48.97	112.09	-	-	76.96	160.98	781.10	1,615.27	
Rajasthan	11.86	24.73	6.18	9.69	-	-	-	-	11.12	18.07	509.03	1,062.21	183.58	384.87	0.70	1.43	7.04	16.10	7.48	18.86	7.40	20.40	259.43	524.66	55.61	114.92	1,059.53	2,195.95	
Tamil Nadu	299.28	806.50	152.88	306.05	-	-	-	-	37.31	151.67	811.27	1,531.34	347.04	748.12	23.34	42.29	151.82	342.92	139.79	270.07	17.20	47.88	-	-	95.35	306.21	2,075.28	4,553.05	
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tripura	0.37	0.37	-	-	-	-	-	-	-	-	2.97	5.84	7.99	22.74	-	-	0.00	-	-	-	-	-	-	-	-	0.10	0.55	15.03	33.23
Uttar Pradesh	39.44	67.67	9.14	38.19	-	-	-	-	12.89	19.20	682.84	1,419.96	237.34	484.84	0.11	0.81	111.04	291.33	12.07	19.26	0.86	2.69	161.93	857.21	54.27	100.16	1,321.92	3,301.33	
Uttarakhand	20.74	39.14	0.04	0.06	-	-	-	-	-	0.33	70.66	177.52	33.00	80.61	0.02	0.07	8.24	13.97	19.12	19.36	0.10	0.30	-	0.41	11.11	27.41	163.04	359.20	
West Bengal	108.81	348.98	19.45	143.17	-	-	-	-	31.64	79.53	480.19	925.16	288.13	618.72	6.29	11.46	8.26	37.01	(244.15)	215.52	10.30	22.70	(3.30)	(3.30)	72.48	165.11	778.11	2,564.06	
Puducherry	31.77	69.87	1.39	2.25	-	-	-	-	-	-	72.04	137.36	45.62	72.70	0.08	0.21	0.24	0.28	(0.08)	(0.32)	0.15	1.87	-	-	3.54	6.37	154.75	290.60	
	3,183.20	10,279.60	1,324.18	3,414.78	-	-	4.93	10.00	965.63	2,046.69	15,103.51	30,277.64	6,348.79	12,953.78	420.31	828.28	1,135.88	2,514.45	2,004.53	6,762.15	337.67	799.04	32.40	1,571.48	2,830.31	5,600.33	33,691.32	77,058.23	

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-23 :Reinsurance Risk Concentration

Date: September 30, 2015

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	34	934.82	139.94	(318.17)	5.43%
3	No. of Reinsurers with rating A but less than AA	43	11,331.05	269.44	130.52	84.27%
4	No. of Reinsurers with rating BBB but less than A	10	295.43	42.24	960.31	9.32%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	13	1.27	-	134.41	0.97%
	Total	100	12,562.58	451.62	907.08	100%

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-24 - Ageing of Claims

(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	81	82	45	37	43	288	2970.04
2	Marine Cargo	560	370	233	157	115	1435	599.86
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	19	43	29	37	39	167	234.71
5	Motor OD	26520	7148	1486	366	145	35665	10052.46
6	Motor TP	47	109	103	140	383	782	2550.20
7	Health	13517	2393	572	163	28	16673	3489.43
8	Overseas Travel	59	76	70	16	9	230	98.60
9	Personal Accident	116	460	237	104	63	980	628.30
10	Liability	0	2	1	3	5	11	0.65
11	Crop	295	97	123	0	0	515	1910.22
12	Miscellaneous	166	226	224	123	63	802	998.10

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: July to September, 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	521	1255	0	774	10368	6760	2681	194	1094	42	279	0	1245	25213
2	Claims reported during the period	267	1148	0	267	34508	919	15379	228	745	8	356	0	843	54668
3	Claims Settled during the period*	288	1435	0	167	35665	782	16673	230	980	11	515	0	802	57548
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	526	1005	0	887	9351	7008	2078	208	979	41	124	0	1344	23551
	Less than 3months	180	529	0	237	7150	832	1917	147	462	8	15	0	590	12067
	3 months to 6 months	115	194	0	229	1186	613	76	36	126	10	22	0	258	2865
	6months to 1 year	128	177	0	147	519	909	52	12	103	8	8	0	253	2316
	1year and above	103	105	0	274	496	4654	33	13	288	15	79	0	243	6303

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

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 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	17,705	4,628	5,032	2,068	1,770	1,509	1,770
02	Marine Cargo	4,408	3,364	2,669	2,763	673	829	829
03	Marine Hull							
	Miscellaneous:							
04	Motor	85,693	81,143	47,988	59,256	16,229	17,777	17,777
05	Engineering	3,630	1,322	1,341	704	363	402	402
06	Aviation	16	2	4	1	2	1	2
07	Liability	1,306	661	81	87	196	26	196
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	8,988	5,982	12,254	14,248	1,258	4,274	4,274
10	Health Insurance	18,608	13,179	11,851	11,608	2,791	3,555	3,555
	Total	140,354	110,281	81,219	90,735	23,282	28,374	28,805

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: July 2015 - September 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	4
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	133	
7	No. of branches approved but not opened	20	
8	No. of rural branches	0	
9	No. of urban branches	133	

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

Section I

PART - A

(Rs in Lakhs)

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	187,237.34
2	Loans	9	
3	Fixed Assets	10	1,445.60
4	Current Assets		
	a. Cash and Bank	11	4,451.52
	b. Advances and Other Assets	12	38,441.36
5	Current Liabilities		
	a. Current Liabilities	13	(130,421.25)
	b. Provisions	14	(54,276.43)
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		23,951.56
	Application of Funds as per Balance Sheet (A)		70,829.70

No.	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,445.60
3	Cash and Bank Balance (If any)	11	4,451.52
4	Advances and Other Assets (If Any)	12	38,441.36
5	Current Liabilities	13	(130,421.25)
6	Provisions	14	(54,276.43)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		23,951.56

TOTAL(B) (116,407.64)

(A-B) 187,237.34

'Investment Assets ' as per FORM 3B

Section II

No.	Investment Assets	Reg. %	SH	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value	
			Balance (a)	FRSM* (b)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%			51,225.04	51,225.04	27.33		51,225.04	51,622.45
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than 30%			69,086.46	69,086.46	36.86		69,086.46	69,809.62
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments		9,952.68	9,883.72	19,836.41	10.58			19,836.41	20,387.00
	2. Other Investments									
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments		20,313.09	22,135.19	42,448.28	22.65	(41.81)		42,406.47	43,161.00
	2. Other Investments									
	c) Approved Investments		0.43	26,978.33	26,099.97	53,078.73	28.32	(129.15)	52,949.58	54,975.63
	d) Other Investments	Not Exceeding 55%		2,957.79	0.00	2,957.79	1.58	0.64	2,958.42	3,033.93
	Total Investment Assets	100%	0.43	60,201.89	127,205.33	187,407.66	100.00	(170.32)	187,237.34	191,367.18

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 September 2015
(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30th Sept 2015	As % of total for this class	As at 30th Sept 2014	As % of total for this class	As at 30th Sept 2015	as % of total for this class	As at 30th Sept 2014	as % of total for this class
Break down by credit rating								
AAA rated	69,042.38	37.53	69,202.04	41.74	67,603.81	37.59	69,005.12	41.42
AA or better	42,727.90	23.23	35,407.34	21.36	40,835.30	22.71	34,772.17	20.87
Rated below AA but above A	2,393.08	1.30	-	-	2,317.57	1.29	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	69,809.62	37.95	61,173.89	36.90	69,086.46	38.41	62,821.07	37.71
Total	183,972.99	100.00	165,783.26	100.00	179,843.14	100.00	166,598.36	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,503.09	0.82	4,527.60	2.73	1,497.98	0.83	4,545.12	2.73
more than 1 year and upto 3years	9,007.53	4.90	5,497.04	3.32	8,878.71	4.94	5,509.67	3.31
More than 3years and up to 7years	56,214.18	30.56	54,522.05	32.89	54,564.47	30.34	54,254.80	32.57
More than 7 years and up to 10 years	58,224.41	31.65	64,734.48	39.05	56,427.75	31.38	65,017.98	39.03
above 10 years	59,023.79	32.08	36,502.09	22.02	58,474.24	32.51	37,270.79	22.37
Total	183,972.99	100.00	165,783.26	100.00	179,843.14	100.00	166,598.36	100.00
Breakdown by type of the issuer								
a. Central Government	53,109.68	28.87	46,023.18	27.76	52,728.63	29.32	47,346.25	28.42
b. State Government	16,699.95	9.08	15,150.71	9.14	16,357.83	9.10	15,474.82	9.29
c. Corporate Securities	114,163.36	62.05	104,609.37	63.10	110,756.69	61.59	103,777.29	62.29
Total	183,972.99	100.00	165,783.26	100.00	179,843.14	100.00	166,598.36	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 September 30, 2015

Analytical Ratios					
SL.No.	Particular	Total			
		For Q2 2015-16	Upto Q2 2015-16	For Q2 2014-15	Upto Q2 2014-15
1	Gross Direct Premium Growth Rate	-5%	5%	14%	16%
	Fire	16%	18%	6%	13%
	Marine	18%	5%	-10%	8%
	Accident	12%	17%	-25%	-22%
	Health	-20%	11%	31%	13%
	Engineering	26%	-1%	-24%	-4%
	Aviation	NA	NA	NA	NA
	Liability	-17%	-18%	19%	29%
	Motor (OD)	12%	11%	16%	20%
	Motor (IP)	10%	10%	19%	22%
	Motor (Total)	12%	11%	17%	21%
	Workmen Compensation	9%	8%	-10%	6%
	Others	-65%	-32%	24%	27%
	Miscellaneous (Total)	-7%	4%	15%	17%
2	Gross Direct Premium to Net Worth	0.71	1.62	0.80	1.65
3	Growth rate of Net Worth	8%	8%	14%	14%
4	Net Retention Ratio	57%	66%	73%	74%
	Fire	38%	27%	36%	27%
	Marine	84%	83%	77%	73%
	Accident	89%	86%	91%	85%
	Health	74%	73%	73%	75%
	Engineering	48%	43%	42%	36%
	Aviation	14%	15%	NA	NA
	Liability	50%	50%	33%	38%
	Motor (OD)	36%	65%	95%	95%
	Motor (IP)	95%	95%	95%	95%
	Motor (Total)	53%	74%	95%	95%
	Workmen Compensation	95%	95%	95%	95%
	Others	68%	52%	26%	33%
	Miscellaneous (Total)	58%	71%	76%	81%
5	Net Commission Ratio	2%	1%	1%	1%
	Fire	5%	-6%	-9%	-19%
	Marine	14%	14%	10%	13%
	Accident	11%	10%	11%	10%
	Health	14%	2%	4%	3%
	Engineering	-8%	-10%	-13%	-18%
	Aviation	-28%	-24%	NA	NA
	Liability	21%	21%	28%	21%
	Motor (OD)	-7%	2%	5%	5%
	Motor (IP)	0%	0%	-1%	-1%
	Motor (Total)	-3%	1%	3%	3%
	Workmen Compensation	8%	7%	8%	8%
	Others	4%	-7%	-37%	-25%
	Miscellaneous (Total)	1%	1%	1%	2%
6	Expense of Management to Gross Direct Premium	34%	30%	32%	30%
7	Expense of Management to Net Written Premium	58%	44%	43%	40%
8	Net Incurred Claims to Net Earned Premium	86%	83%	72%	72%
9	Combined Ratio	136%	120%	109%	107%
10	Technical Reserves to Net Premium Ratio	8.16	3.10	5.32	2.56
11	Underwriting Balance Ratio	(0.22)	(0.17)	(0.07)	(0.08)
12	Operating Profit Ratio	-5%	-3%	4%	3%
13	Liquid Assets to Liabilities Ratio	0.08	0.08	0.09	0.09
14	Net Earning Ratio	3%	3%	9%	7%
15	Return on Net Worth Ratio	1%	3%	5%	9%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.68	1.68
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)		0.22		0.56
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.22		0.56
6	(iv) Book value per share (Rs)		6.60		6.12

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-31 - Related Party Transactions

Date: As at September 30, 2015

(Rs in '000)

Related Party Transactions							
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 Sept 2015	up to the Quarter ended 30th Sept 2015	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Future Retail Limited	Joint Venture Promoter	Rent & Maintenance for premises hired	-	-	-	
			Operating expenses	-	-	-	-
			Insurance Premium received	145	789	140	924
			Insurance Claims paid	-	-	187	260
			Deposit Received	0	(200)		
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	116,569	255,311	117,641	229,805
			Commission on reinsurance ceded	20,001	44,977	19,947	39,213
			Claims recovery on reinsurance	103,600	190,225	133,880	206,412
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	11,061	4,052	8,104
			Insurance Premium received	-	-	31	31
10	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	4,835	7,792	6,949	12,612
			Other transactions	(38)	306	-	22
			Insurance Premium Received	5	74	40	110
			Insurance Claims Paid	-	-	-	-
			Insurance Premium Paid	-	-	-	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 : July 2015 to September 2015

Products Information

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

Sr. No.	Name of the product	Co.Re f.No.	IRDA Ref. No.	Class of Business*	Para 19 category of product	Date of filing of product	Date IRDA Confirmed filing
1	Health Total		UIN:IRDAI/HLT/FGII/P- H/V.1/02/15-16	Health	Internal Tariff Rated	13-Aug-15	15-Sep-15
2	Rashtriya Swasthya Bima Yojana- (Coochbehar)		UIN:IRDAI/HLT/FGII/RSBY- GOVT.SCHEME/V.I/04/2014-15	Health	Individual Experience Ra	08-Jan-14	7-Aug-15
3	Rashtriya Swasthya Bima Yojana- (6 Districts of Karnataka)		UIN:IRDA/NL-HLT/FGII/P-RSBY /V.I/9/13-14	Health	Individual Experience Ra	27-Nov-14	14-Aug-15

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 September 2015

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		170,364
	Deduct:		
02	Liabilities		170,364
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		60,032
	Deduct:		
06	Other Liabilities		14,334
07	Excess in Shareholder's fund		45,697
08	Total ASM (04)+(07)		45,697
09	Total RSM		28,805
10	Solvency Ratio (Total ASM/ Total RSM)		1.59

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: July 2015 - September 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	Mr. Dario Peralisi	Director	Nil
6	Mr. Krishan Kant Rathi	Director	Nil
7	Ms. Bhavna Doshi	Independent Director	Nil
8	Dr. Devi Singh	Independent Director	Nil
9	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
10	Mr. Easwara Narayanan	Chief Operating Officer	Nil
11	Mr. Srinivasan Venugopalan	Chief Financial Officer	Nil
13	Mr. Neel Chheda	Head Actuary	Nil
14	Mr. Milan P. Shirodkar	Chief of Investments	Nil
15	Mr. Prashant Chikhal	Chief of Internal Audit	Nil
16	Mr. Raghavendra Rao	Head Retail Sales	Nil
17	Mr. Deepak Prasad	Head - Corporate Sales	Nil
18	Mr. Ajay Panchal	Head - Risk Management	Nil
19	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 September 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 <u>During the quarter</u>									
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	OLDB	196.11	02/06/2014	CRISIL	AA	AA-	04/08/2015	NA
2	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	OLDB	2,121.46	28/10/2014	CRISIL	AA	AA-	04/08/2015	NA
B <u>As on Date</u>									
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	OLDB	196.11	02/06/2014	CRISIL	AA	AA-	04/08/2015	NA
2	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	OLDB	2,121.46	28/10/2014	CRISIL	AA	AA-	04/08/2015	NA

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-38- Quarterly Business Returns

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	3,183.20	16008	2,583.46	11987	10,279.60	32,263.00	8,506.95	23347
2	Cargo & Hull	1,324.18	4934	1,112.25	3801	3,414.78	9,913.00	3,246.39	7418
3	Motor TP	6,348.79	5588	5,756.12	6754	12,953.79	14,070.00	11,609.21	14094
4	Motor OD	15,103.51	169953	13,429.16	167138	30,277.64	344,611.00	27,029.75	337881
5	Engineering	965.63	1349	815.66	1298	2,046.69	3,013.00	2,070.75	2770
6	Workmen's Compensation	581.11	3503	533.57	2996	1,289.76	7,134.00	1,187.86	6272
7	Employer's Liability	-	0	-	0	-	-	-	0
8	Aviation	4.93	0	-	0	10.00	3.00	-	0
9	Personal Accident	1,135.88	48344	998.17	29273	2,514.45	110,472.00	2,141.20	54906
10	Health	2,342.20	21583	2,940.96	22474	7,561.19	52,297.00	6,753.51	49192
11	Others*	2,701.90	24722	6,938.78	17734	6,710.33	44,746.00	9,709.26	37747
		33,691.33	295984	35,108.13	263455	77,058.23	618522	72,254.88	533627

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 2nd Qtr

(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	5648	788.87	2,547,993.18
		Social			
2	Cargo & Hull	Rural	782	255.52	432,462.19
		Social			
3	Motor TP	Rural	-	1,551.53	-
		Social			
4	Motor OD	Rural	39768	3,336.04	183,755.91
		Social			
5	Engineering	Rural	290	155.24	85,186.07
		Social			
6	Workmen's Compensation	Rural	763	117.90	24,975.45
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	21818	350.45	688,843.70
		Social		-	-
10	Health	Rural	4430	182.86	45,441.26
		Social			
11	Others*	Rural	11737	897.91	495,300.16
		Social			
Total		Rural	85236	7636.32	4,503,957.91
		Social	-	-	-

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

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: July to September 2015

(Rs in Lakhs)

	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	99797	11,057.98	100162	10,325.75	202,757.00	22,386.44	207696	21451.94
2	Corporate Agents-Banks	33229	679.55	8637	293.56	80,967.00	1,343.54	11931	444.50
3	Corporate Agents -Others	13375	659.90	11341	516.07	24,729.00	1,299.64	22429	1051.49
4	Brokers	38903	8,776.83	36759	10,420.68	83,208.00	22,935.15	75515	21501.32
5	Micro Agents	0	-	14	0.05	-	-	14	0.05
6	Direct Business	109261	12385.95	105939	13527.57	224,059.00	28,836.06	214139	27747.79
7	Others	1119	123.47	0	0.00	2,144.00	239.07	0	0.00
	Total (A)	295684	33683.68	262852	35083.68	617864	77039.90	531724	72197.08
1	Referral (B)	300	7.64	603	24.45	658.00	18.33	1903	57.79
	Grand Total (A+B)	295984	33691.32	263455	35108.13	618522	77058.23	533627	72254.88