

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 31st December 2015

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q3 2015-16	Upto Q3 2015-16	For Q3 2014-15	Upto Q3 2014-15
1. Premiums earned (Net)	NL-4-Premium Schedule	2,584,490	8,107,881	2,850,439	8,042,960
2. Profit/Loss on sale/redemption of Investments		43,050	226,854	36,691	89,636
3. Others		372	6,799	13,340	13,996
4. Interest, Dividend & Rent - Gross		299,252	902,018	309,553	846,477
Total (A)		2,927,164	9,243,552	3,210,023	8,993,069
1. Claims Incurred (Net)	NL-5-Claims Schedule	2,114,684	6,684,185	2,271,628	6,015,410
2. Commission	NL-6-Commission Schedule	86,583	153,280	(1,072)	65,031
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,044,233	2,892,847	838,614	2,643,928
4. Premium deficiency		-	-	-	-
Total (B)		3,245,500	9,730,312	3,109,170	8,724,369
Operating Profit/(Loss)		(318,336)	(486,760)	100,853	268,700
Appropriations					
Transfer to Shareholders' Funds		(318,336)	(486,760)	100,853	268,700
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(318,336)	(486,760)	100,853	268,700

Future Generali India Insurance Company Limited



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

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 31st December 2015

(Rs.' 000)

Particulars	Schedule	For Q3 2015-16	Upto Q3 2015-16	For Q3 2014-15	Upto Q3 2014-15
1. Operating Profit/(Loss)					
(a) Fire Insurance		(52,230)	70,745	21,189	110,575
(b) Marine Insurance		(84,653)	(133,466)	12,800	(29,688)
(c) Miscellaneous Insurance		(181,453)	(424,039)	66,864	187,813
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		119,068	368,370	115,598	323,442
Add: Amortisation write up on Securities		2,566	9,753	3,889	10,883
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		18,733	100,159	15,327	37,555
Less : Loss on sale of investments		(1,389)	(4,161)	(348)	(1,392)
3. Other Income		-	-	-	-
Total (A)		(179,358)	(12,639)	235,319	639,188
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	(587)	353	1,015
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		6,398	17,079	10,475	13,168
(b) Bad Debts written off		-	587	-	-
(c) Others		-	-	-	-
Total (B)		6,398	17,079	10,828	14,183
Profit before Tax (A-B)		(185,756)	(29,718)	224,491	625,005
Provision for Taxation (MAT)		30,051	-	-	(108,296)
Minimum Alternate Tax-Credit		(30,051)	-	-	108,296
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		(185,756)	(29,718)	224,491	625,005
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		(2,395,162)	(2,551,200)	(3,154,130)	(3,154,130)
Balance carried forward to Balance Sheet		(2,580,918)	(2,580,918)	(2,529,125)	(2,529,125)

Future Generali India Insurance Company Limited



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

FORM NL-3-B-BS

Balance Sheet as at 31st December 2015

(Rs.' 000)

Particulars	Schedule	As at 31st December 2015	As at 31st December 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		175	(507)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,100,175	7,099,493
Application of Funds			
Investments	NL-12-Investment Schedule	19,774,792	19,355,573
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		691,434	608,535
Less Accumulated Depreciation		548,450	507,259
Net Block		142,984	101,276
Capital Work in Process		19,501	22,163
		162,485	123,439
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	614,846	375,002
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	3,018,275	1,745,517
		3,633,121	2,120,519
Current Liabilities	NL-17-Current Liabilities Schedule	13,972,065	11,347,906
Provisions	NL-18-Provisions Schedule	5,079,076	5,681,257
Total (B)		19,051,141	17,029,163
Net Current Assets (A - B)		(15,418,020)	(14,908,644)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		2,580,918	2,529,125
Total		7,100,175	7,099,493

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 31st December 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2015-16	Upto Q3 2015-16	For Q3 2014-15	Upto Q3 2014-15
Premium from direct business written	3,493,736	11,066,062	4,135,538	11,316,624
Add : Premium on reinsurance accepted	78,703	257,448	106,366	274,257
Less: Premium on reinsurance ceded	1,255,960	3,901,269	1,444,107	3,369,801
Net Premium	2,316,479	7,422,241	2,797,797	8,221,080
Adjustment for change in reserve for unexpired risk	(268,011)	(685,640)	(52,642)	178,120
Total Premium Earned (Net)	2,584,490	8,107,881	2,850,439	8,042,960

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st December 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2015-16	Upto Q3 2015-16	For Q3 2014-15	Upto Q3 2014-15
Claims Paid				
Direct	2,784,975	7,216,435	1,971,881	5,630,824
Add : Reinsurance accepted	328,902	390,309	112,832	247,722
Less: Reinsurance ceded	980,132	2,135,344	365,556	1,433,884
Net Claims Paid	2,133,745	5,471,400	1,719,157	4,444,662
Add : Claims outstanding at the end	10,561,057	10,561,057	9,016,274	9,016,274
Less : Claims outstanding at the beginning	10,580,118	9,348,272	8,463,803	7,445,526
Total Claims Incurred	2,114,684	6,684,185	2,271,628	6,015,410

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 31st December 2015

(Rs.' 000)

Particulars	Total		Total	
	For Q3 2015-16	Upto Q3 2015-16	For Q3 2014-15	Upto Q3 2014-15
Commission Paid				
Direct	181,603	582,987	151,289	516,123
Add : Reinsurance accepted	4,746	16,783	8,642	17,393
Less: Commission on reinsurance Ceded	99,766	446,490	161,003	468,485
Net Commission	86,583	153,280	(1,072)	65,031
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	102,080	282,852	88,601	261,238
Brokers	78,914	269,252	53,642	227,950
Corporate Agency	-	28,909	8,737	25,352
Referral	-	334	1,410	1,485
Others (pl.Coins)	609	1,640	(1,102)	98
Gross Commission	181,603	582,987	151,289	516,123

Future Generali India Insurance Company Limited



IRDAI 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 31st December 2015

(Rs.' 000)

	Particulars	Total		Total	
		For Q3 2015-16	Upto Q3 2015-16	For Q3 2014-15	Upto Q3 2014-15
1	Employees' Remuneration & Welfare Benefits	327,209	823,375	240,616	801,413
2	Travel , Conveyance and Vehicle Running Expenses	15,068	53,175	11,844	60,569
3	Training & Conferences Expenses	44,636	101,084	31,091	37,376
4	Rents, Rates, and Taxes	42,772	120,385	50,861	184,397
5	Repairs	35,312	110,693	32,719	102,984
6	Printing & Stationery	15,918	40,243	12,023	37,417
7	Communication	14,805	43,840	15,053	50,381
8	Legal & Professional Charges	36,048	110,679	27,305	120,953
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	710	2,344	891	2,486
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	49	199	68	206
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	145,796	407,400	138,876	341,910
11	Outsourcing Expenses	31,379	73,221	19,928	55,180
12	Business Support	301,058	903,272	215,781	778,485
13	Interest & Bank Charges	2,567	7,834	2,477	7,151
14	Others	384	1,999	487	5,089
15	Depreciation	18,686	44,749	11,750	34,380
16	Entertainment	600	1,920	978	2,381
17	(Gain)/Loss on Foreign Exchange	(23)	(82)	(114)	(62)
18	Subscription/Membership	2,076	6,585	2,970	6,062
19	Insurance	313	621	82	340
20	Pool Expenses	1,385	4,873	17,938	5,043
21	Service Tax Expenses	7,485	34,438	4,990	9,787
	Total	1,044,233	2,892,847	838,614	2,643,928

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st December 2015

(Rs.'000)

	Particulars	As at 31st December 2015	As at 31st December 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



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 31st December 2015

Shareholder	As at 31st December 2015		As at 31st December 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



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 31st December 2015

(Rs. '000)

	Particulars	As at 31st December 2015	As at 31st December 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

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st December 2015

(Rs. '000)

	Particulars	As at 31st December 2015	As at 31st December 2014
1	Debenture/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 31st December 2015

(Rs. '000)

Particulars	As at 31st December 2015	As at 31st December 2014
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	7,284,165	6,570,098
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	6,454,975	6,428,661
(e) Other Securities	124,500	174,500
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	4,650,629	4,438,121
5. Other than Approved Investments	231,854	
Total Long Term Investment	18,746,123	17,611,380
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	104,845
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	238,817	183,462
(bb) Preference	-	-
(b) Mutual Funds	605,973	701,818
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	99,985	199,984
(e) Other Securities	50,000	274,527
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	18,369	177,126
5. Other than Approved Investments	15,525	102,431
Total Short Term Investment	1,028,669	1,744,193
Total	19,774,792	19,355,573

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-13-LOANS SCHEDULE

Loans as on 31st December 2015

(Rs. '000)

Particulars	As at 31st December 2015	As at 31st December 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



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st December 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	28,524	-	241,742	196,058	11,391	-	207,449	34,293	9,905
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	152,235	6,705	9,215	149,725	99,397	14,879	9,215	105,061	44,664	42,681
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	39,472	2,285	717	41,040	33,469	2,048	717	34,800	6,240	16,225
Information & Technology Equipment	136,947	37,966	43	174,870	121,222	11,897	43	133,076	41,794	18,344
Vehicles	2,272	-	-	2,272	2,272	-	-	2,272	-	38
Office Equipment	81,803	5,362	5,380	81,785	66,638	4,534	5,380	65,792	15,993	14,083
Others	-	-	-	-	-	-	-	-	-	-
Total	625,947	80,842	15,355	691,434	519,056	44,749	15,355	548,450	142,984	101,276
Work in progress									19,501	22,163
Grand Total	625,947	80,842	15,355	691,434	519,056	44,749	15,355	548,450	162,485	123,439
Previous Year	603,360	23,267	18,092	608,535	489,518	34,380	16,639	507,259	123,439	

Future Generali India Insurance Company Limited



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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st December 2015

(Rs. '000)

Particulars	As at 31st December 2015	As at 31st December 2014
1. Cash (including cheques, drafts and stamps)	1,007	838
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	613,839	374,164
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	614,846	375,002
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	614,846	375,002
Outside India	-	-

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st December 2015

(Rs. '000)

Particulars	As at 31st December 2015	As at 31st December 2014
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	33,304	15,715
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	136,937	171,672
6. Others	-	-
7. Other Deposits	83,195	93,988
8. Advances to Employees	3,571	3,379
9. Advances recoverable in cash or kind	41,057	51,557
10. Unutilised Service Tax (net)	119,943	159,392
Total (A)	418,007	495,703
Other Assets		
1. Income accrued on Investments	620,008	686,701
2. Outstanding Premiums	130,495	56,181
3. Agents' Balances	1,060	1,051
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,644,640	396,036
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	101,622	1,549
MAT Credit Entitlement	102,443	108,296
Total (B)	2,600,268	1,249,814
Total (A+B)	3,018,275	1,745,517

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 31st December 2015

(Rs. '000)

Particulars	As at 31st December 2015	As at 31st December 2014
1. Agents Balances	51,709	58,798
2. Balances due to other Insurance Companies	1,162,196	953,019
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	116,639	-
5. Unallocated Premium	741,458	332,345
6. Sundry Creditors	1,172,280	788,397
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	10,561,057	9,016,274
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	64,554	61,952
11. Statutory Dues	102,172	137,121
Total	13,972,065	11,347,906

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st December 2015

(Rs. '000)

Particulars	As at 31st December 2015	As at 31st December 2014
1. Reserve for Unexpired risk	4,969,039	5,394,354
2. For Taxation (less advance tax paid and taxes deducted at source)	-	108,296
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
Provision - Bonus & Employees benefits	110,037	178,607
Total	5,079,076	5,681,257

Future Generali India Insurance Company Limited



IRDAI 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 31st December 2015

(Rs. '000)

Particulars	As at 31st December 2015	As at 31st December 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 31st December 2015

(Rs .in Lacs)

	As on 31st December 2015				As on 31st December 2014			
Description	Reserves for unexpired risks	outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	outstanding claims	IBNR reserves	Total Reserves
Fire	4,288	2,563	523	7,374	3,730	2,181	627	6,538
Marine Cargo Marine	1,778	2,636	819	5,234	1,417	1,702	510	3,629
Miscellaneous	37,241	49,763	45,293	132,297	42,034	48,228	32,726	122,988
Motor	32,843	45,407	39,981	118,231	38,024	45,493	30,095	113,613
Engineering	780	632	465	1,877	791	613	341	1,745
Aviation	1	1	33	35	0	0	0	0
Liability	339	71	54	464	318	71	108	497
Rural Insurance	0	0	0	0	0	0	0	0
Others	3,278	3,652	4,760	11,690	2,901	2,051	2,181	7,133
Health Insurance	6,383	1,861	2,153	10,397	6,763	2,078	2,112	10,952
Total Liabilities	49,690	56,823	48,788	155,301	53,944	54,188	35,975	144,106

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

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		(Rs in Lakhs)		
	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	Grand Total		
																											For the qtr	Upto the qtr	
Andhra Pradesh	202.93	1,312.67	40.03	173.40	-	-	-	-	122.46	449.53	957.54	2,624.03	406.29	1,226.08	31.09	68.55	40.40	118.11	100.16	206.58	28.76	127.68	-	-	66.52	273.31	1,996.17	6,579.92	
Andaman & Nicobar Is.	0.45	0.78	0.30	0.50	-	-	-	-	-	-	7.32	27.87	9.12	29.87	-	-	-	-	-	-	-	0.06	-	-	-	-	-	17.18	59.09
Assam	1.90	22.12	0.61	2.14	-	-	-	-	0.27	9.36	171.17	445.13	48.63	135.17	0.02	0.12	0.67	2.37	6.92	16.75	-	0.20	28.75	28.97	1.26	10.02	260.20	672.34	
Bihar	0.71	2.87	0.25	2.45	-	-	-	-	1.12	12.09	234.12	611.18	76.43	242.07	-	-	1.31	5.34	0.96	4.04	0.10	0.43	-	293.59	9.69	38.23	324.68	1,212.29	
Chandigarh	9.10	33.15	-	2.19	-	-	-	-	0.68	2.58	310.40	760.32	96.98	260.42	0.36	1.03	4.54	18.74	6.72	20.64	9.37	43.54	-	-	10.05	85.36	448.20	1,207.96	
Chhattisgarh	6.57	23.57	3.00	17.19	-	-	-	-	3.42	11.09	133.69	380.82	74.19	266.01	0.61	1.31	9.19	27.01	24.53	34.48	0.24	1.85	-	-	6.07	32.51	261.50	795.82	
Delhi	112.23	958.82	75.05	297.54	-	-	-	-	104.76	347.72	1,826.52	5,166.45	628.50	1,694.07	29.00	124.04	21.83	165.85	231.85	2,041.10	20.68	89.20	-	-	53.32	352.14	3,101.74	11,233.94	
Goa	1.02	3.86	0.10	0.10	-	-	-	-	1.27	1.27	62.81	184.18	22.46	58.45	-	0.31	0.11	0.36	0.15	0.23	0.42	1.64	-	-	0.75	1.89	89.09	252.29	
Gujarat	109.66	458.50	126.33	452.07	-	-	-	-	46.40	129.63	1,468.22	3,696.77	511.42	1,433.64	107.00	169.06	99.01	374.99	194.03	656.27	26.78	110.67	-	-	251.70	962.40	2,940.54	8,444.01	
Haryana	45.47	175.67	47.55	70.95	-	-	-	-	8.13	21.39	739.28	2,079.64	252.62	740.17	1.03	9.10	4.96	18.15	5.23	16.70	0.68	8.33	102.91	(0.89)	28.51	135.18	1,236.36	3,274.39	
Himachal Pradesh	6.18	16.22	-	-	-	-	-	-	-	-	3.38	13.20	7.05	23.42	-	-	-	0.00	-	-	-	0.37	-	-	-	13.58	43.14	30.19	96.35
Jammu & Kashmir	2.51	7.60	-	(0.09)	-	-	-	-	-	-	102.12	292.90	52.01	160.31	-	0.20	0.25	1.39	0.17	1.08	0.09	0.68	-	-	6.07	23.40	163.23	487.47	
Jharkhand	2.50	35.58	0.51	10.16	-	-	-	-	12.91	34.04	288.99	713.89	103.29	342.21	-	0.40	0.67	2.11	3.34	7.59	0.05	1.09	30.21	(3.70)	1.67	21.68	444.14	1,165.05	
Karnataka	83.54	591.92	19.96	187.81	-	-	-	-	32.42	116.15	1,357.11	3,977.41	491.41	1,489.72	15.27	84.92	10.56	58.97	220.39	539.18	6.34	19.74	0.77	37.17	34.92	159.19	2,272.70	7,262.17	
Kerala	23.29	147.78	9.82	22.59	-	-	4.91	14.91	12.83	44.27	404.78	1,323.82	148.69	434.59	6.22	19.50	37.75	89.01	16.99	107.76	6.54	26.69	-	-	68.76	223.28	740.57	2,454.22	
Madhya Pradesh	12.10	72.15	29.17	85.28	-	-	-	-	3.04	15.15	391.86	1,028.69	159.28	562.27	1.27	10.03	14.58	76.28	14.60	54.95	1.09	6.61	-	-	45.69	230.38	672.66	2,141.78	
Maharashtra	2,103.35	7,744.48	718.37	2,650.69	-	-	-	-	336.56	1,256.42	4,900.76	14,105.84	2,293.35	6,354.38	96.52	571.19	565.01	1,646.85	1,104.58	4,406.64	70.41	323.65	-	-	885.43	3,596.39	13,074.33	42,656.51	
Orissa	0.65	4.33	0.11	0.21	-	-	-	-	6.25	17.23	58.23	133.80	33.72	130.89	-	-	0.27	0.59	1.31	2.58	-	0.24	-	-	4.15	38.23	104.68	328.11	
Punjab	14.48	51.91	4.08	15.42	-	-	-	-	1.54	4.01	541.35	1,411.94	172.52	543.40	0.34	0.94	2.42	20.25	18.54	49.59	34.26	146.35	-	-	57.45	218.43	846.97	2,462.24	
Rajasthan	11.33	36.06	2.71	12.40	-	-	-	-	9.78	27.86	698.64	1,760.86	231.72	616.59	0.54	1.96	(2.66)	13.44	7.27	26.13	6.04	26.44	128.09	652.76	28.31	143.23	1,121.77	3,317.72	
Tamil Nadu	300.08	1,106.58	96.00	402.06	-	-	-	-	36.84	188.50	749.95	2,281.29	316.10	1,064.22	29.48	71.77	163.93	506.85	465.76	735.83	12.71	60.59	-	-	105.15	411.36	2,276.00	6,829.05	
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tripura	0.18	0.56	-	-	-	-	-	-	0.33	0.33	2.95	8.79	3.10	25.84	-	-	-	0.00	0.02	3.75	-	-	-	-	0.23	0.78	6.81	40.04	
Uttar Pradesh	24.73	92.40	26.55	64.74	-	-	-	-	1.54	20.75	803.45	2,223.41	237.84	722.68	0.23	1.04	68.09	359.42	10.13	29.39	0.41	3.11	1,163.29	2,020.50	39.62	139.78	2,375.88	5,677.21	
Uttarakhand	13.21	52.35	0.50	0.57	-	-	-	-	0.66	0.99	93.30	270.82	67.16	147.77	0.01	0.08	8.75	22.72	0.14	19.51	-	0.30	-	0.41	12.13	39.54	195.86	555.06	
West Bengal	55.91	404.89	19.54	162.71	-	-	-	-	29.92	109.45	542.56	1,467.72	320.20	938.92	2.33	13.79	10.08	47.09	489.70	705.22	7.90	30.60	3.30	-	40.65	205.76	1,522.09	4,086.15	
Puducherry	32.48	102.35	1.13	3.37	-	-	-	-	-	-	67.70	205.06	26.94	99.64	-	0.21	0.16	0.44	4.98	4.65	0.13	2.00	-	-	2.78	9.15	136.29	426.88	
	3,176.56	13,456.16	1,221.66	4,636.44	-	-	4.91	14.91	773.13	2,819.82	16,918.18	47,195.83	6,789.01	19,742.80	321.29	1,149.57	1,061.87	3,576.32	2,928.47	9,690.62	233.01	1,032.05	1,457.32	3,028.81	1,774.43	7,374.76	36,659.84	113,718.07	

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

CIN: U66030MH2006PLC165287

FORM NL-23 :Reinsurance Risk Concentration

Date: December 31, 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	5	431.94	36.77	-	3.92%
3	No. of Reinsurers with rating A but less than AA	46	1,276.67	636.77	280.39	18.36%
4	No. of Reinsurers with rating BBB but less than A	19	8,229.51	115.86	601.73	74.87%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other than GIC	11	0.77	-	339.71	2.85%
	Total	81	9,938.88	789.40	1,221.83	100%

Future Generali India Insurance Company Limited



IRDAI 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	103	58	53	46	32	292	4910.44
2	Marine Cargo	448	282	199	148	63	1140	920.62
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	29	35	43	28	6	141	348.55
5	Motor OD	26094	7279	1606	597	154	35730	10366.60
6	Motor TP	104	201	258	279	623	1465	4476.47
7	Health	11653	2360	346	100	19	14478	3291.46
8	Overseas Travel	33	68	61	15	11	188	60.83
9	Personal Accident	156	399	181	127	100	963	721.55
10	Liability	5	1	1	2	3	12	15.08
11	Crop	308	7	8	14	46	383	4771.91
12	Miscellaneous	188	263	241	158	64	914	1045.99

Note: * Claims paid inclusion of partial payments

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

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

October to December 2015

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Enginee ring	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellan eous	Total
1	Claims O/S at the beginning of the period	526	1005	0	887	9351	7008	2078	208	979	41	124	0	1344	23551
2	Claims reported during the period	489	995	0	148	37548	693	15239	135	516	17	989	0	750	57519
3	Claims Settled during the period*	292	1140	0	141	35730	1465	14478	188	963	12	383	0	914	55706
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	732	930	0	894	11285	6313	3497	176	702	46	741	0	1205	26521
	Less than 3months	351	471	0	104	9286	474	3311	93	251	9	676	0	468	15494
	3 months to 6 months	121	205	0	185	931	532	67	55	93	10	14	0	246	2459
	6months to 1 year	133	107	0	295	567	821	80	15	77	13	16	0	221	2345
	1year and above	127	147	0	310	501	4486	39	13	281	14	35	0	270	6223

*Note: For above claims settled cases inclusion of repudiation and closed without payment

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 31st December 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	17,376	4,894	6,861	2,390	1,738	2,058	2,058
02	Marine Cargo	4,341	3,561	2,640	3,634	712	1,090	1,090
03	Marine Hull							
	Miscellaneous:							
04	Motor	86,825	68,315	49,529	57,204	13,663	17,161	17,161
05	Engineering	3,584	1,367	1,402	745	358	421	421
06	Aviation	9	2	970	34	1	291	291
07	Liability	1,259	640	91	93	189	28	189
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	8,763	6,005	10,100	13,723	1,227	4,117	4,117
10	Health Insurance	14,459	11,832	12,040	11,395	2,366	3,612	3,612
	Total	136,616	96,616	83,633	89,218	20,254	28,778	28,939

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-27: OFFICES INFORMATION FOR NON-LIFE

Date: October 2015 - December 2015

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		133
2	No. of branches approved during the Qtr		10
3	No. of branches opened during the Qtr	Out of approvals of previous year	5
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		138
7	No. of branches approved but not opened		15
8	No. of rural branches		0
9	No. of urban branches		138

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 :31st Dec 2015

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I

PART - A

(Rs in Lakhs)

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	197,747.92
2	Loans	9	-
3	Fixed Assets	10	1,624.85
4	Current Assets		-
	a. Cash and Bank	11	6,148.46
	b. Advances and Other Assets	12	30,182.75
5	Current Liabilities		-
	a. Current Liabilities	13	(139,720.65)
	b. Provisions	14	(50,790.76)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P and L A/c		25,809.18
	Application of Funds as per Balance Sheet (A)		71,001.75

	SCH	AMOUNT
1 Less: Other Assets		
1 Loans (If Any)	9	-
2 Fixed Assets (If Any)	10	1,624.85
3 Cash and Bank Balance (If any)	11	6,148.46
4 Advances and Other Assets (If Any)	12	30,182.75
5 Current Liabilities	13	(139,720.65)
6 Provisions	14	(50,790.76)
7 Misc Exp not written Off	15	-
8 Debit Balance of P and L A/c		25,809.18
	TOTAL(B)	(126,746.17)
	(A-B)	197,747.92

'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%			55,407.40	55,407.40	28.02		55,407.40	54,838.32
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than 30%			72,841.65	72,841.65	36.84		72,841.65	72,356.51
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			10,509.39	13,221.23	23,730.62	12.00		23,730.62	23,899.21
	2. Other Investments									
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			19,688.02	27,050.12	46,738.14	23.64	(48.17)	46,689.97	46,932.29
	2. Other Investments			7.54		7.54	0.00	0.10	7.64	
	c) Approved Investments	Not Exceeding 55%	2.54	25,893.47	26,068.78	51,964.78	26.28	47.10	52,011.88	53,462.28
	d) Other Investments			2,463.44		2,463.44	1.25	2.73	2,466.16	2,483.11
	Total Investment Assets	100%	2.54	58,561.85	139,181.78	197,746.17	100.00	1.75	197,747.92	199,133.40

Future Generali India Insurance Company Limited



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

FORM NL-29 - Detail regarding debt securities

As on 31st Dec 2015

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Dec 2015	As % of total for this class	As at 31st Dec 2014	As % of total for this class	As at 31st Dec 2015	as % of total for this class	As at 31st Dec 2014	as % of total for this class
Break down by credit rating								
AAA rated	77,141.46	40.90	78,511.82	42.49	76,605.04	40.92	75,751.07	42.34
AA or better	36,768.10	19.50	44,912.71	24.31	35,450.84	18.94	42,673.27	23.85
Rated below AA but above A	2,335.49	1.24	-	-	2,318.54	1.24	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	72,356.51	38.36	61,331.62	33.20	72,841.65	38.91	60,490.14	33.81
Total	188,601.56	100.00	184,756.16	100.00	187,216.08	100.00	178,914.48	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,000.84	0.53	4,541.11	2.46	999.85	0.53	4,545.68	2.54
more than 1 year and upto 3 years	7,479.49	3.97	5,144.09	2.78	7,397.52	3.95	5,111.02	2.86
More than 3 years and up to 7 years	59,358.05	31.47	62,814.27	34.00	58,241.65	31.11	60,810.59	33.99
More than 7 years and up to 10 years	55,129.01	29.23	75,909.69	41.09	54,325.73	29.02	73,552.19	41.11
above 10 years	65,634.17	34.80	36,347.00	19.67	66,251.32	35.39	34,895.00	19.50
Total	188,601.56	100.00	184,756.16	100.00	187,216.08	100.00	178,914.48	100.00
Breakdown by type of the issuer								
a. Central Government	56,309.08	29.86	44,525.73	24.10	56,911.09	30.40	44,012.45	24.60
b. State Government	16,047.43	8.51	16,805.89	9.10	15,930.57	8.51	16,477.69	9.21
c. Corporate Securities	116,245.05	61.64	123,424.53	66.80	114,374.43	61.09	118,424.34	66.19
Total	188,601.56	100.00	184,756.16	100.00	187,216.08	100.00	178,914.48	100.00

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Future Generali India Insurance Company Limited



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

FORM NL-30 Analytical Ratios

Date: As at December 31, 2015

Sl.No	Particular	Total			
		For Q3 2015-16	Upto Q3 2015-16	For Q3 2014-15	Upto Q3 2014-15
1	Gross Direct Premium Growth Rate	-16%	-2%	31%	21%
	Fire	29%	21%	-33%	-1%
	Marine	25%	10%	1%	6%
	Accident	5%	13%	-19%	-21%
	Health	-21%	0%	-28%	-5%
	Engineering	-4%	-2%	-11%	-6%
	Aviation	55%	372%	NA	NA
	Liability	-9%	-16%	-12%	15%
	Motor (OD)	6%	9%	18%	19%
	Motor (TP)	7%	9%	16%	20%
	Motor (Total)	7%	9%	17%	20%
	Workmen Compensation	4%	7%	24%	11%
	Others	-73%	-55%	599%	133%
	Miscellaneous (Total)	-19%	-5%	39%	25%
2	Gross Direct Premium to Net Worth	0.77	2.45	0.90	2.48
3	Growth rate of Net Worth	-1%	-1%	19%	19%
4	Net Retention Ratio	65%	66%	66%	71%
	Fire	19%	25%	20%	25%
	Marine	85%	83%	86%	76%
	Accident	90%	87%	83%	84%
	Health	71%	72%	63%	71%
	Engineering	40%	42%	24%	33%
	Aviation	21%	17%	1%	1%
	Liability	39%	47%	50%	41%
	Motor (OD)	63%	64%	95%	95%
	Motor (TP)	95%	95%	95%	95%
	Motor (Total)	72%	74%	95%	95%
	Workmen Compensation	95%	95%	76%	89%
	Others	40%	48%	21%	26%
	Miscellaneous (Total)	69%	71%	69%	76%
5	Net Commission Ratio	4%	2%	0%	1%
	Fire	-2%	-5%	-2%	-16%
	Marine	13%	14%	8%	12%
	Accident	11%	10%	9%	10%
	Health	0%	1%	-2%	1%
	Engineering	-8%	-10%	-40%	-23%
	Aviation	-10%	-18%	-567%	-567%
	Liability	16%	20%	20%	21%
	Motor (OD)	7%	3%	5%	5%
	Motor (TP)	0%	0%	-1%	-1%
	Motor (Total)	4%	2%	3%	3%
	Workmen Compensation	8%	8%	10%	8%
	Others	-10%	-8%	-31%	-28%
	Miscellaneous (Total)	3%	2%	0%	1%
6	Expense of Management to Gross Direct Premium	35%	31%	24%	28%
7	Expense of Management to Net Written Premium	53%	47%	35%	38%
8	Net Incurred Claims to Net Earned Premium	82%	82%	80%	75%
9	Combined Ratio	131%	123%	110%	108%
10	Technical Reserves to Net Premium Ratio	6.70	2.09	5.15	1.75
11	Underwriting Balance Ratio	(0.26)	(0.20)	(0.09)	(0.08)
12	Operating Profit Ratio	-12%	-6%	4%	3%
13	Liquid Assets to Liabilities Ratio	0.11	0.11	0.15	0.15
14	Net Earning Ratio	-8%	0%	8%	8%
15	Return on Net Worth Ratio	-4%	-1%	5%	14%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.53	1.53	1.63	1.63
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)	-0.04		0.88
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.04		0.88
6	(iv) Book value per share (Rs)	6.37		6.44

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 December 31, 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 31st Dec 2015	up to the Quarter ended 31st Dec 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	-	-	1,405	1,410
			Insurance Premium received	0	789	-	924
			Insurance Claims paid	11	11	82	342
			Deposit Received	0	(200)		
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	91,094	346,405	123,448	353,253
			Commission on reinsurance ceded	15,049	60,025	20,569	59,782
			Claims recovery on reinsurance	158,112	348,337	64,139	270,551
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	12,751	23,812	10,674	18,778
			Insurance Premium received	-	-	-	31
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	(564)	7,228	4,974	17,586
			Other transactions	0	306	(278)	(257)
			Settlement paid/ (received)	5,000	5,000		
			Insurance Premium Received	11	85	4	114
			Insurance Claims Paid	-	-	-	-
			Insurance Premium Paid	-	-	-	2,333
7	M/s Europ Assistance India Private Limited	Common Directors	Operating expenses	3,286	3,286	-	-
			Insurance Premium Received	71	71	-	-
			Insurance Claims Paid	49,321	49,321	-	-

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-32- Products Information

Date : October 2015 to December 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 31st December 2015

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		176,149
	Deduct:		
02	Liabilities		176,149
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		58,562
	Deduct:		
06	Other Liabilities		14,362
07	Excess in Shareholder's fund		44,200
08	Total ASM (04)+(07)		44,200
09	Total RSM		28,939
10	Solvency Ratio (Total ASM / Total RSM)		1.53

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: October 2015 - December 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	Mr. John Inniss Howell	Director	Appointed as an Additional Director on 30.10.2015
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. 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**
TOTAL INSURANCE SOLUTIONS

CIN: U66030MH2006PLC165287

Form 7A - Details of Investment Portfolio

STATEMENT AS ON: December 31 2015

Periodicity of Submission : Quarterly

[illegible]

Future Generali India Insurance Company Limited



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

FORM NL-36- Yield on Investments
Form 1 - (Read with Regulation 10)

Statement of Investment and Income on Investment
Periodicity of Submission : Quarterly

Statement as on : December 31, 2015

No.	Category of Investment	Category Code	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on Investment	Gross Yield	Net Yield	Investment (Rs)		Income on Investment	Gross Yield	Net Yield	Investment (Rs)		Income on Investment	Gross Yield	Net Yield
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1	A Central Government Securities																
2	A1 Central Government Bonds	CGBB	56,022.38	54,838.32	1,115.20	1.99	1.99	49,460.13	54,838.32	3,561.50	7.20	7.20	39,190.69	40,930.71	2,826.70	7.21	7.21
3	A2 Special Deposits	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	A3 Deposit under Sec 7 of	CDSB	0.00	0.00	0.00	0.00	0.00	1,772.39	0.00	44.16	2.49	2.49	1,772.55	1,696.85	91.71	5.17	5.17
5	A4 Treasury Bills	CTRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	B Government Securities / Other																
7	B1 Central Government	CGBL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	B2 State Government Bonds/	SGGB	17,341.46	16,047.43	379.06	2.19	2.19	18,191.39	16,047.43	1,439.62	7.91	7.91	17,688.71	16,805.89	1,267.09	7.16	7.16
9	B3 State Government Guaranteed	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	B4 Other Approved Securities	SGOA	1,502.94	1,470.76	29.10	1.94	1.94	3,797.68	1,470.76	381.10	10.03	10.03	6,845.55	8,323.66	520.03	7.60	7.60
11	B5 Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	C Housing and Loans to State																
13	C1 Loans to State Govt. for	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	C2 Loans to State Govt. for Fire	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	C3 Term Loan -	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	C4 Commercial Papers -	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	C5 Housing - Securitised Assets (HMBB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	C6 Bonds/ Debentures/ CPs/	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	C7 Bonds/Debentures issued by	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	C8 Bonds/Debentures issued by	HTDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	C9 Bonds/Debentures issued by Authority constituted under any	HTDA	20,638.59	21,311.46	551.81	2.67	2.67	18,005.20	21,311.46	1,444.22	8.02	8.02	11,778.39	15,242.69	836.86	7.11	7.11
22	C10 Bonds/Debentures issued by	HFHD	2,761.91	2,587.76	48.94	1.77	1.77	2,097.28	2,587.76	57.17	2.73	2.73	0.00	0.00	0.00	0.00	0.00
23	C11 Bonds/Debentures issued by	HFEN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	C12 Bonds/Debentures issued by Authority constituted under any	HFDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	C13 Debentures / Bonds / CPs /	HODS	0.00	0.00	0.00	0.00	0.00	509.15	0.00	22.23	4.37	4.37	0.00	0.00	0.00	0.00	0.00
26	D Infrastructure Investments																
27	D1 Infrastructure - Other	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	D2 Infrastructure - PSU - Equity	ITPE	16.95	20.92	0.00	0.00	0.00	27.46	20.92	0.04	0.13	0.13	39.88	77.30	2.15	5.39	5.39
29	D3 Infrastructure - Corporate	ITCE	248.97	162.77	-18.49	-7.43	-7.43	233.54	162.77	-19.67	-8.42	-8.42	88.69	196.58	15.33	17.28	17.28
30	D4 Infrastructure - PSU - Equity	ITNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	D5 Infrastructure - Equity and	IEUQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	D6 Infrastructure - Equity and	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	D7 Infrastructure - Securitised	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	D8 Infrastructure - Debenture/	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	D9 Infrastructure - Infrastructure	IDDF	1,000.00	1,004.60	21.74	2.17	2.17	1,000.00	1,004.60	29.78	2.98	2.98	0.00	0.00	0.00	0.00	0.00
36	D10 Infrastructure - PSU -	ITPD	20,616.78	22,167.12	432.27	2.10	2.10	21,223.86	22,167.12	1,922.56	9.06	9.06	22,208.43	23,143.86	1,507.87	6.79	6.79
37	D11 Infrastructure - PSU - CPs	ITCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	D12 Infrastructure - Other	ICTD	17,520.83	18,106.18	496.22	2.83	2.83	23,267.37	18,106.18	2,122.59	9.12	9.12	23,017.11	24,763.77	1,778.45	7.73	7.73
39	D13 Infrastructure - Other	ICCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	D14 Infrastructure - Term Loans	ILWC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	D15 Infrastructure - PSU -	ITPD	6,053.90	5,470.71	107.50	1.78	1.78	5,687.36	5,470.71	115.61	2.03	2.03	0.00	0.00	0.00	0.00	0.00
42	D16 Infrastructure - Other	ICFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	D17 Infrastructure - Equity	IOEQ	7.54	7.64	0.00	0.00	0.00	16.68	7.64	-5.02	-30.10	-30.10	11.61	0.00	0.55	4.70	4.70
44	E Approved Investment Subject																
45	E1 PSU - (Approved Investment)-	EAEQ	222.24	118.50	-17.64	-7.94	-7.94	245.54	118.50	-20.16	-8.21	-8.21	65.77	118.57	21.81	33.16	33.16
46	E2 Corporate Securities	EACE	1,926.47	2,269.68	11.43	0.59	0.59	2,219.00	2,269.68	65.11	2.93	2.93	548.73	1,716.05	77.39	14.10	14.10
47	E3 PSU-(Approved Investment)-	ETPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	E4 Corporate Securities	ETCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	E5 Corporate Securities	EEHQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	E6 PSU - Equity Shares -	EEUQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	E7 Equity Shares - Companies	EEFS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	E8 Equity Shares (incl. Equity	EEFG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	E9 Corporate Securities - Bonds -	EBBT	43,871.58	43,261.74	1,403.14	3.20	3.20	47,743.40	43,261.74	4,129.76	8.65	8.65	42,558.53	53,848.73	3,240.23	7.61	7.61
54	E10 Corporate Securities - Bonds -	EBBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	E11 Corporate Securities	EBNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	E12 Corporate Securities	ECBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	E13 Corporate Securities	ECOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	E14 Corporate Securities -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	E15 Corporate Securities	ECTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	E16 Investment Properties -	ENP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	E17 Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	E18 Loans Sec																

Future Generali India Insurance Company Limited



IRDAI 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 December 31, 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>								
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	2,122.44	28/10/2014	CRISIL	AA	AA-	04/08/2015	NA

CERTIFICATION

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

Date :

Signature : _____

Full Name : Srinivasan Venugopalan
Chief of Finance

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

Future Generali India Insurance Company Limited

IRDAI 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	3,176.56	14242	2,729.04	10284	13,456.16	46505	11,235.98	33631
2	Cargo & Hull	1,221.66	5468	974.65	3407	4,636.44	15381	4,221.04	10825
3	Motor TP	6,789.01	5696	6,032.71	8200	19,742.80	19766	17,641.92	22294
4	Motor OD	16,918.18	200839	15,292.11	188427	47,195.83	545450	42,321.86	526308
5	Engineering	773.13	1235	811.74	1041	2,819.82	4248	2,882.49	3811
6	Workmen's Compensation	640.83	3216	486.28	2839	1,930.59	10350	1,674.13	9111
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	4.91	1	3.16	1	14.91	4	3.16	1
9	Personal Accident	1,061.87	39247	992.81	26087	3,576.32	149719	3,134.01	80993
10	Health	3,161.48	20142	3,545.45	19604	10,722.67	72439	10,298.95	68796
11	Others*	2,912.21	18737	11,213.46	20150	9,622.54	63483	20,922.72	57897
		36,659.84	308823	42,081.40	280040	113,718.07	927345	114,336.28	813667

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: October to December 2015

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	7199	844.65	2,152,574.16
		Social			
2	Cargo & Hull	Rural	1001	311.95	335,953.06
		Social			
3	Motor TP	Rural	-	2,285.12	-
		Social			
4	Motor OD	Rural	68405	5,503.06	310,042.90
		Social			
5	Engineering	Rural	440	166.52	129,389.85
		Social			
6	Workmen's Compensation	Rural	1027	152.86	29,242.32
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	19461	424.39	1,020,150.93
		Social		-	-
10	Health	Rural	5482	274.31	73,331.11
		Social			
11	Others*	Rural	11624	1,792.63	526,537.59
		Social			
Total		Rural	114639	11755.49	4,577,221.92
		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: October to December 2015

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different 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	106907	11,261.40	105434	10713.19	309,664.00	33,647.84	313130	32165.13
2	Corporate Agents-Banks	23997	592.40	9533	278.18	104,964.00	1,935.94	21464	722.68
3	Corporate Agents -Others	14162	780.30	11070	505.72	38,891.00	2,079.94	33499	1557.21
4	Brokers	48745	10,668.98	40590	11440.87	131,953.00	33,604.13	116105	32942.18
5	Micro Agents	0	-	5	0.02	-	-	19	0.07
6	Direct Business	113240	13131.93	113079	19135.15	337,299.00	41,967.99	327218	46882.94
7	Others	1504	217.40	0	0.00	3,648.00	456.47	0	0.00
	Total (A)	308555	36652.41	279711	42073.12	926419	113692.30	811435	114270.20
1	Referral (B)	268	7.44	329	8.28	926.00	25.77	2232	66.07
	Grand Total (A+B)	308823	36659.84	280040	42081.40	927345	113718.07	813667	114336.28

Note:

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

Future Generali India Insurance Company Limited



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FROM NL-41 GRIEVANCE DISPOSAL

Date: December 31, 2015

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO October 1, 2015 to December 31, 2015 DURING THE FINANCIAL YEAR 2015-16

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	1	24	4	0	19	2	99
b)	Claim	10	612	250	15	329	28	1577
c)	Policy Related	3	462	394	0	60	11	1167
d)	Premium	0	7	3	0	4	0	13
e)	Refund	1	2	0	0	3	0	12
f)	Coverage	0	0	0	0	0	0	1
g)	Cover Note Related	1	33	26	0	8	0	88
h)	Product	2	52	7	0	46	1	127
i)	Others	5	86	19	0	67	5	239
	Total Number of complaints:	23	1278	703	15	536	47	3323

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:	917146
5	Total No. of claims during current year:	167030
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	19.04
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	94.41

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	47	0	47
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	47	0	47

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