

Revenue Account up to the Period Ended 31st December 2018

(Rs. '000.)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q3 2018-19	Upto Q3 2018-19	For Q3 2017-18	Upto Q3 2017-18	For Q3 2018-19	Upto Q3 2018-19	For Q3 2017-18	Upto Q3 2017-18	For Q3 2018-19	Upto Q3 2018-19	For Q3 2017-18	Upto Q3 2017-18	For Q3 2018-19	Upto Q3 2018-19	For Q3 2017-18	Upto Q3 2017-18
1. Premiums earned (Net)	NL-4-Premium Schedule	77,342	4,63,190	1,38,266	4,01,652	1,16,758	3,57,981	1,07,954	3,17,998	37,40,119	1,06,09,733	31,71,574	85,73,466	39,34,219	1,14,30,904	34,17,794	92,93,116
2. Profit/Loss on sale/redemption of Investments		1,785	6,481	2,987	10,676	285	1,475	335	2,220	9,141	40,237	12,958	57,079	11,212	48,194	16,280	69,975
3. Others		18	38	97	597	11	24	24	381	511	1,174	1,523	11,280	540	1,236	1,644	12,258
4. Interest, Dividend & Rent - Gross		95,456	2,29,000	95,409	2,25,089	15,512	48,148	11,544	41,485	4,62,967	13,16,811	3,69,935	10,72,289	5,73,936	15,93,959	4,76,888	13,38,863
Total (A)		1,74,602	6,98,710	2,36,759	6,38,014	1,32,567	4,07,628	1,19,857	3,62,084	42,12,739	1,19,67,955	35,55,990	97,14,114	45,19,907	1,30,74,293	39,12,606	1,07,14,212
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,37,869	4,72,393	82,975	2,12,381	67,731	2,42,222	89,757	2,02,538	24,11,428	67,27,369	24,08,754	65,41,422	26,17,028	74,41,984	25,81,486	69,56,341
2. Commission	NL-6-Commission Schedule	(9,477)	17,666	(10,917)	11,898	15,733	63,313	16,711	50,506	1,76,754	4,71,599	12,757	(1,22,937)	1,83,010	5,52,578	18,551	(60,533)
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,45,555	3,65,365	93,141	2,07,151	29,341	1,20,341	28,914	99,067	12,08,184	36,40,027	11,35,623	32,51,110	13,83,080	41,25,733	12,57,678	35,57,328
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)		2,73,947	8,55,424	1,65,199	4,31,430	1,12,805	4,25,876	1,35,382	3,52,111	37,96,366	1,08,38,995	35,57,134	96,69,595	41,83,118	1,21,20,295	38,57,715	1,04,53,136
Operating Profit/(Loss)		(99,345)	(1,56,714)	71,560	2,06,584	19,762	(18,248)	(15,525)	9,973	4,16,373	11,28,960	(1,144)	44,519	3,36,789	9,53,998	54,891	2,61,076
Appropriations																	
Transfer to Shareholders' Funds		(99,345)	(1,56,714)	71,560	2,06,584	19,762	(18,248)	(15,525)	9,973	4,16,373	11,28,960	(1,144)	44,519	3,36,789	9,53,998	54,891	2,61,076
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		(99,345)	(1,56,714)	71,560	2,06,584	19,762	(18,248)	(15,525)	9,973	4,16,373	11,28,960	(1,144)	44,519	3,36,789	9,53,998	54,891	2,61,076

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDA Registration No 132. dated 4th September, 2007
FORM NL-2-B-PL
Profit and Loss Account Up to the Period Ended 31st December 2018



(Rs. '000)

Particulars	Schedule	For Q3 2018-19	Upto Q3 2018-19	For Q3 2017-18	Upto Q3 2017-18
1. Operating Profit/(Loss)					
(a) Fire Insurance		(99,345)	(1,56,714)	71,560	2,06,584
(b) Marine Insurance		19,762	(18,248)	(15,525)	9,973
(c) Miscellaneous Insurance		4,16,373	11,28,960	(1,144)	44,519
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		1,23,712	3,44,647	1,12,325	3,19,123
Add: Amortisation write up on Securities		(1,179)	(5,762)	(2,214)	(4,153)
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		3,301	13,064	4,415	17,815
Less : Loss on sale of investments		(804)	(2,679)	(460)	(961)
3. Other Income		-	-	46	135
Total (A)		4,61,819	13,03,268	1,69,003	5,93,035
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		36,250	36,250	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		5,267	40,406	10,404	24,824
(b) Bad Debts written off		-	-	-	5
(c) Others-CSR		1,859	5,963	495	1,389
Total (B)		43,376	82,619	10,899	26,218
Profit before Tax (A-B)		4,18,443	12,20,650	1,58,104	5,66,817
Provision for Taxation (MAT)		(86,163)	(2,63,157)	(33,653)	(1,20,006)
Minimum Alternate Tax-Credit		1,054	1,054	33,653	1,20,006
Deferred Tax		18,033	1,03,601	-	-
Profit / (Loss) after tax		3,51,367	10,62,148	1,58,104	5,66,817
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		(6,78,714)	(13,89,495)	(17,67,065)	(21,75,778)
Balance carried forward to Balance Sheet		(3,27,347)	(3,27,347)	(16,08,961)	(16,08,961)

(Rs.' 000)

Particulars	Schedule	As at 31st December 2018	As at 31st December 2017
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	80,98,037	80,98,037
Share Application Money			
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account			
Policy holder		(49,562)	24,321
Shareholder		(12,505)	5,471
Borrowings	NL-11-Borrowings Schedule	-	-
Total		80,35,971	81,27,829
Application of Funds			
Investments	NL-12-Investment Schedule	3,49,88,464	2,89,81,403
Loans	NL-13-Loans Schedule		
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		9,01,874	8,06,845
Less Accumulated Depreciation		7,53,313	6,71,980
Net Block		1,48,561	1,34,865
Capital Work in Process		9,657	8,877
		1,58,219	1,43,742
Deferred Tax Assets		1,03,601	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	2,37,083	7,48,144
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	59,26,830	42,32,985
		61,63,912	49,81,129
Current Liabilities	NL-17-Current Liabilities Schedule	2,48,10,184	1,99,20,422
Provisions	NL-18-Provisions Schedule	88,95,389	76,66,980
Total (B)		3,37,05,572	2,75,87,402
Net Current Assets (A - B)		(2,75,41,660)	(2,26,06,276)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,27,347	16,08,959
Total		80,35,971	81,27,829

Contingent Liabilities

Particulars	As at 31st December 2018	As at 31st December 2017
1 Partly paid-up investments	4,00,000	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities indispute, not provided for	4,12,056	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others	-	-
Total	8,12,056	-

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 Period Ended 31st December 2018

Particulars	(Rs.'000)											
	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19
Premium from direct business written	7,72,584	20,03,683	1,63,879	5,40,766	1,43,775	4,55,491	6,52,463	18,82,178	92,716	3,14,259	-	-
Add : Premium on reinsurance accepted	1,30,210	3,98,398	3,030	6,060	-	264	-	-	6,553	(6,183)	-	-
Less: Premium on reinsurance ceded	7,36,683	17,87,594	63,230	1,50,336	19,776	68,145	2,27,658	4,47,875	74,519	2,34,383	-	-
Net Premium	1,66,111	6,14,487	1,03,679	3,96,490	1,23,999	3,87,610	4,24,805	14,34,303	24,750	73,693	-	-
Adjustment for change in reserve for unexpired risks	88,769	1,51,297	(13,079)	38,509	(7,281)	36,752	(62,437)	47,007	(2,725)	(18,095)	-	(5)
Total Premium Earned (Net)	77,342	4,63,190	1,16,758	3,57,981	1,31,280	3,50,858	4,87,242	13,87,296	27,475	91,788	-	5

Particulars	(Rs.'000)													
	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19
Premium from direct business written	47,107	1,34,010	12,83,655	35,91,599	14,74,673	-	44,90,545	-	66,498	2,12,884	12,13,796	38,28,991	59,11,146	1,74,54,406
Add : Premium on reinsurance accepted	3,367	8,274	-	-	-	-	-	-	-	-	-	-	1,43,160	4,06,813
Less: Premium on reinsurance ceded	35,204	93,748	68,855	2,08,480	82,006	-	2,49,501	-	3,630	11,629	8,23,244	26,53,178	21,34,804	59,04,868
Net Premium	15,270	48,536	12,14,800	33,83,119	13,92,667	-	42,41,044	-	62,868	2,01,255	3,90,553	11,75,813	39,19,502	1,19,56,351
Adjustment for change in reserve for unexpired risks	(1,847)	(1,591)	47,737	(1,64,168)	7,463	-	2,39,056	-	(4,507)	7,039	(66,810)	1,89,646	(14,717)	5,25,447
Total Premium Earned (Net)	17,117	50,127	11,67,063	35,47,287	13,85,204	-	40,01,989	-	67,375	1,94,216	4,57,363	9,86,167	39,34,219	1,14,30,905

Particulars	(Rs.'000)											
	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Premium from direct business written	7,42,473	18,83,257	1,13,739	4,50,285	2,14,961	7,42,393	4,22,750	17,16,850	93,163	3,02,087	-	826
Add : Premium on reinsurance accepted	70,577	3,16,952	3,593	7,186	-	-	-	-	26	9,468	-	-
Less: Premium on reinsurance ceded	6,16,209	16,46,125	18,210	1,03,845	27,731	1,00,481	1,17,773	4,52,289	77,758	2,39,667	-	815
Net Premium	1,96,841	5,54,084	99,122	3,53,626	1,87,230	6,41,912	3,04,977	12,64,561	15,431	71,888	-	11
Adjustment for change in reserve for unexpired risks	58,575	1,52,432	(8,832)	35,628	(1,45,940)	(67,650)	(1,21,669)	(37,389)	(11,942)	(7,336)	(102)	(815)
Total Premium Earned (Net)	1,38,266	4,01,652	1,07,954	3,17,998	3,33,170	7,09,562	4,26,646	13,01,950	27,373	79,224	102	826

Particulars	(Rs.'000)													
	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Premium from direct business written	40,483	1,21,830	13,56,802	38,00,815	12,20,548	-	37,98,093	-	58,868	1,84,877	3,92,582	10,83,184	46,56,369	1,40,84,497
Add : Premium on reinsurance accepted	2,592	2,592	-	-	-	-	-	-	-	-	-	-	76,788	3,36,198
Less: Premium on reinsurance ceded	25,979	75,580	74,209	2,51,015	66,422	-	2,11,122	-	3,179	9,992	1,20,316	3,87,770	11,47,786	34,78,701
Net Premium	17,096	48,842	12,82,593	35,49,800	11,54,126	-	35,86,971	-	55,689	1,74,885	2,72,266	6,95,414	35,85,371	1,09,41,994
Adjustment for change in reserve for unexpired risks	(1,695)	(8,396)	2,18,242	6,45,419	51,655	-	6,18,849	-	(2,255)	(1,511)	1,31,540	3,19,647	1,67,577	16,48,878
Total Premium Earned (Net)	18,791	57,238	10,64,351	29,04,381	11,02,471	-	29,68,122	-	57,944	1,76,396	1,40,726	3,75,767	34,17,794	92,93,116

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st December 2018

(Rs. '000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19
Claims Paid												
Direct	1,81,385	6,46,249	1,12,124	2,76,330	67,886	2,88,797	5,49,638	15,37,780	58,880	1,12,331	-	-
Add : Reinsurance accepted	5,227	42,702	-	1,393	-	-	-	-	-	667	-	-
Less: Reinsurance ceded	1,16,704	5,05,329	33,042	71,822	9,933	23,448	1,30,990	3,81,698	50,516	91,171	-	-
Net Claims Paid	69,908	1,83,622	79,082	2,05,901	57,953	2,65,349	4,18,648	11,56,082	8,364	21,827	-	-
Add : Claims outstanding at the end	7,48,449	7,48,449	3,44,887	3,44,887	1,74,308	1,74,308	3,00,326	3,00,326	88,118	88,118	1,736	1,736
Less : Claims outstanding at the beginning	6,80,488	4,59,678	3,56,238	3,08,566	1,98,441	3,43,768	3,13,360	3,14,209	88,870	90,914	1,736	1,732
Total Claims Incurred	1,37,869	4,72,393	67,731	2,42,222	33,820	95,889	4,05,614	11,42,199	7,612	19,031	-	4

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP			Workmen Compensation		Others		Total		
	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19 TP	For Q3 2018-19 Pool	Upto Q3 2018-19 TP	Upto Q3 2018-19 Pool	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19
Claims Paid														
Direct	209	1,787	8,10,209	23,90,096	6,79,517	-	14,97,398	-	15,597	53,948	1,50,363	4,29,999	26,25,808	72,34,715
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	5,227	44,762
Less: Reinsurance ceded	10	(1,236)	46,119	2,00,607	38,308	-	75,462	-	791	2,737	15,108	93,028	4,41,521	14,44,066
Net Claims Paid	199	3,023	7,64,090	21,89,489	6,41,209	-	14,21,936	-	14,806	51,211	1,35,255	3,36,971	21,89,514	58,35,411
Add : Claims outstanding at the end	18,025	18,025	7,01,251	7,01,251	1,45,58,194	-	1,45,58,194	-	1,41,872	1,41,872	10,09,506	10,09,506	1,80,86,672	1,80,86,672
Less : Claims outstanding at the beginning	15,126	13,024	7,87,579	7,57,822	1,41,23,335	-	1,32,93,753	-	1,45,818	1,11,384	9,48,167	7,85,249	1,76,59,158	1,64,80,099
Total Claims Incurred	3,098	8,024	6,77,762	21,32,918	10,76,068	-	26,86,377	-	10,860	81,699	1,96,594	5,61,228	26,17,028	74,41,984

(Rs. '000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Claims Paid												
Direct	2,05,822	6,11,400	81,856	2,44,809	1,20,752	3,64,645	5,56,495	14,38,039	24,287	75,755	1,373	(8,545)
Add : Reinsurance accepted	22,833	34,421	-	-	-	-	-	-	601	1,475	-	-
Less: Reinsurance ceded	1,82,259	4,63,887	12,271	77,744	6,978	23,771	1,36,372	3,46,968	12,670	52,662	1,349	(8,395)
Net Claims Paid	46,396	1,81,934	69,585	1,67,065	1,13,774	3,40,874	4,20,123	10,91,071	12,218	24,568	24	(150)
Add : Claims outstanding at the end	4,17,589	4,17,589	3,27,238	3,27,238	3,81,439	3,81,439	3,82,002	3,82,002	83,906	83,906	2,141	2,141
Less : Claims outstanding at the beginning	3,81,010	3,87,142	3,07,066	2,91,765	4,29,058	2,73,789	3,23,247	2,11,257	80,983	94,114	2,047	1,322
Total Claims Incurred	82,975	2,12,381	89,757	2,02,538	66,155	4,48,524	4,78,878	12,61,816	15,141	14,360	118	669

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP			Workmen Compensation		Others		Total		
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18 TP	For Q3 2017-18 Pool	Upto Q3 2017-18 TP	Upto Q3 2017-18 Pool	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Claims Paid														
Direct	5,540	8,094	9,13,496	23,76,689	3,21,659	-	6,22,088	-	23,632	73,713	2,58,241	9,31,418	25,13,153	67,38,105
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	23,434	35,896
Less: Reinsurance ceded	4,317	5,689	2,20,722	6,46,725	14,516	-	37,179	-	1,211	3,736	1,38,878	5,91,301	7,31,543	22,41,267
Net Claims Paid	1,223	2,405	6,92,774	17,29,964	3,07,143	-	5,84,909	-	22,421	69,977	1,19,363	3,40,117	18,05,044	45,32,734
Add : Claims outstanding at the end	15,405	15,405	6,45,225	6,45,225	1,24,01,541	-	1,24,01,541	-	1,20,916	1,20,916	6,73,356	6,73,356	1,54,50,758	1,54,50,758
Less : Claims outstanding at the beginning	17,878	17,405	7,80,986	7,09,487	1,16,14,179	-	1,02,28,758	-	1,42,870	1,45,993	5,94,992	6,66,119	1,46,74,316	1,30,27,151
Total Claims Incurred	(1,250)	405	5,57,013	16,65,702	10,94,505	-	27,57,692	-	467	44,900	1,97,727	3,47,354	25,81,486	69,56,341

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st December 2018

Particulars	Quarter			Previous Quarter			Period			Period		
	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16
Employee's Remuneration & Welfare Benefits	13,700	15,122	8,511	12,084	10,099	11,241	12,961	12,849	10,417	4,115	-	-
Travel, Conveyance and Vehicle Running Expenses	899	1,252	772	1,262	1,194	1,198	1,076	8,361	90	159	-	-
Printing Expenses	2,301	7,879	1,411	5,084	1,664	4,976	5,728	18,996	312	945	-	-
Books, News, and Taxes	2,452	1,386	1,428	4,084	1,484	5,908	4,508	21,882	388	1,042	-	-
Stationery	2,431	1,081	1,533	1,595	1,772	4,239	1,906	20,914	152	966	-	-
Printing & Stationery	11,452	18,813	734	13,966	1,944	1,697	8,232	39,136	134	1,948	-	-
Communication	71	2,296	307	1,819	407	1,777	1,807	8,939	80	337	-	-
Legal & Professional Charges	17,721	61,001	12,407	24,081	18,826	23,600	19,996	20,479	14,979	18,882	-	-
Author's Fee - Expenses etc.	23	143	37	92	22	96	35	35	15	17	-	-
As an advisor or in any other capacity, in respect of												
(i) Taxation matters	4	14	2	9	3	9	30	33	1	2	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-
(iv) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	6,280	56,802	1,878	10,154	1,996	9,189	5,708	14,286	2,279	7,602	7	9
Interest & Bank Charges	844	1,776	707	1,844	772	1,124	2,046	4,415	111	221	-	-
Others	1,780	14,209	2,124	9,224	2,906	9,019	11,561	30,986	561	1,715	-	-
(i) Business Support	40,017	1,20,128	12,208	70,625	10,121	56,622	30,797	1,28,272	5,792	9,556	-	-
(ii) Miscellaneous	179	2,064	1,221	1,981	136	1,177	1,055	6,921	57	148	-	-
(iii) Call/Loss on Foreign Exchange	411	199	293	911	281	979	1,086	2,117	17	119	-	-
(iv) Sub-contract/Agency	29	26	46	28	38	38	35	235	5	10	-	-
(v) Insurance	1,624	6,129	79	-	-	99	-	905	1,388	-	-	-
(vi) Misc. Expenses	193	617	132	368	111	268	660	78	78	-	-	-
(vii) Depreciation	1,161	3,989	731	2,566	899	2,511	2,561	9,135	171	480	-	-
(viii) Stationery Expenses	753	867	521	758	238	758	767	1,321	42	767	-	-
Total	1,41,421	5,62,362	24,411	1,20,241	77,677	1,13,706	1,43,873	4,46,483	24,261	24,266	5	9

Particulars	Quarter			Previous Quarter			Period			Period		
	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16
Employee's Remuneration & Welfare Benefits	1,262	1,618	1,132	1,012	1,093	1,151	1,215	626	1,191	15,124	15,411	1,01,716
Travel, Conveyance and Vehicle Running Expenses	229	422	16,139	43,777	16,630	-	54,377	-	844	2,588	5,229	15,070
Printing Expenses	229	622	16,139	43,777	16,630	-	54,377	-	844	2,588	5,229	15,070
Books, News, and Taxes	214	426	18,355	48,429	19,408	-	59,276	-	902	2,637	5,571	15,411
Stationery	194	112	2,862	10,121	1,706	-	11,212	-	71	547	1,012	21,022
Printing & Stationery	94	215	4,774	18,234	3,786	-	19,488	-	236	954	1,627	5,330
Communication	283	19,461	49,811	49,811	12,829	-	62,640	-	1,19,971	14,179	21,491	1,24,242
Legal & Professional Charges	2	11	229	789	251	-	989	-	11	47	71	274
Author's Fee - Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	709
As an advisor or in any other capacity, in respect of												
(i) Taxation matters	1	28	77	33	-	-	97	-	2	5	9	274
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	92
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	10
(iv) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	214
Advertisement and Publicity	534	775	66,077	1,49,899	9,085	-	23,920	-	882	2,213	5,739	25,208
Interest & Bank Charges	73	1,048	5,289	9,778	8,176	-	5,398	-	294	762	1,766	17,043
Others	169	1,139	12,114	92,512	31,548	-	12,227	-	1,413	4,665	8,972	27,360
(i) Business Support	1,469	5,183	2,38,448	4,86,445	31,879	-	1,40,719	-	6,340	23,919	42,274	93,588
(ii) Miscellaneous	18	152	867	628	497	-	1,093	-	12	49	129	1,381
(iii) Call/Loss on Foreign Exchange	14	172	1,949	15,411	1,987	-	10,752	-	175	192	1,091	1,080
(iv) Sub-contract/Agency	1	8	207	562	239	-	709	-	10	33	47	479
(v) Insurance	3	8	207	562	239	-	709	-	10	33	47	479
(vi) Misc. Expenses	19	61	132	368	111	-	268	-	66	78	90	787
(vii) Depreciation	117	116	6,209	22,775	1,444	-	2,853	-	47	139	480	4,079
(viii) Stationery Expenses	169	281	6,129	21,011	1,661	-	27,463	-	416	1,139	2,699	27,071
Total	4,411	14,736	2,44,238	14,14,241	2,48,726	-	8,10,498	-	14,124	48,839	1,12,528	5,10,420

Particulars	Quarter			Previous Quarter			Period			Period		
	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16
Employee's Remuneration & Welfare Benefits	17,780	15,176	8,421	12,917	10,794	10,742	12,945	12,749	10,417	4,115	-	-
Travel, Conveyance and Vehicle Running Expenses	899	1,252	772	1,262	1,194	1,198	1,076	8,361	90	159	-	-
Printing Expenses	2,379	9,622	1,362	5,759	2,634	10,415	4,091	20,993	289	1,171	-	-
Books, News, and Taxes	1,121	4,491	1,491	5,418	1,652	9,824	4,991	19,271	254	1,031	-	-
Stationery	2,471	1,080	1,247	1,445	1,731	4,069	1,828	17,495	194	908	-	-
Printing & Stationery	789	2,389	787	1,498	733	2,468	1,174	7,249	98	298	-	-
Communication	802	2,695	426	1,720	820	3,122	1,309	8,111	85	330	-	-
Legal & Professional Charges	1,842	10,901	2,191	6,792	6,199	11,160	6,776	28,188	371	1,562	-	-
Author's Fee - Expenses etc.	43	143	39	91	38	166	35	35	15	17	-	-
As an advisor or in any other capacity, in respect of												
(i) Taxation matters	6	14	2	9	6	37	11	33	1	2	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-
(iv) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	21,117	42,323	1,002	1,491	5,701	2,266	8,266	10,611	786	1,038	8	14
Interest & Bank Charges	138	498	67	283	119	511	177	1,486	6	99	-	-
Others	4,072	10,147	2,131	6,094	4,000	11,997	5,229	24,937	590	1,342	-	-
(i) Business Support	12,361	49,291	7,869	26,452	21,747	49,890	27,581	96,277	4,439	8,799	105	141
(ii) Miscellaneous	24	182	88	218	46	138	46	27	6	13	-	-
(iii) Call/Loss on Foreign Exchange	164	117	79	339	149	599	221	1,180	11	47	-	-
(iv) Sub-contract/Agency	29	42	37	29	28	99	46	96	2	9	-	-
(v) Insurance	-	4,214	-	-	-	-	-	-	-	779	-	-
(vi) Misc. Expenses	112	146	181	92	109	188	109	131	123	19	-	-
(vii) Depreciation	1,201	3,545	640	2,155	1,151	5,875	1,883	7,033	96	434	-	-
(viii) Stationery Expenses	1,993	2,266	661	1,274	1,176	7,698	1,972	4,652	172	728	-	-
Total	53,441	2,42,111	24,411	39,687	63,197	1,74,047	1,40,424	3,16,309	4,341	24,606	107	170

Particulars	Quarter			Previous Quarter			Period			Period		
	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16	For QP 2018-18	For QP 2017-17	For QP 2016-16
Employee's Remuneration & Welfare Benefits	1,449	1,146	1,175	1,012	1,032	1,151	1,215	626	1,191	15,124	15,411	1,01,716
Travel, Conveyance and Vehicle Running Expenses	249	795	18,817	17,897	16,714	-	54,612	-	228	4,848	4,608	15,220
Printing Expenses	249	795	18,817	17,897	16,714	-	54,612	-	228	4,848	4,608	15,220
Books, News, and Taxes	219	749	20,279	52,868	18,605	-	61,473	-	844	2,676	5,288	15,070
Stationery	214	414	16,139	44,229	14,496	-	49,888	-	899	2,198	5,529	15,411
Printing & Stationery	69	201	4,865	19,368	3,199	-	24,686	-	79	778	1,091	21,022
Communication	74	218	5,427	17,266	3,170	-	17,446	-	236	954	1,627	5,330
Legal & Professional Charges	796	52,127	12,407	24,081	18,826	-	29,916	-	1,19,971	14,179	21,491	1,24,242
Author's Fee - Expenses etc.	4	13</										

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

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FORM NL-8-SHARE CAPITAL SCHEDULE

**Share Capital as on 31st December 2018***(Rs.'000)*

Sr.No	Particulars	As at	As at
		31st December 2018	31st December 2017
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	1,00,00,000	1,00,00,000
2	Issued Capital 809,993,749 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	80,99,937	80,99,937
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	80,98,037	80,98,037
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	80,98,037	80,98,037
	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	80,98,037	80,98,037

Future Generali India Insurance Company Limited

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

**Share Capital Pattern of Shareholding as on 31st December 2018**

Shareholder	As at 31st Decemebr2018		As at 31st Decemebr 2017	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	60,32,53,705	74.49	60,32,53,705	74.5
Future Retail Limited	20,65,50,000		20,65,50,000	
Shendra Advisory Services Pvt Ltd.	39,67,03,705		39,67,03,705	
Foreign	20,65,50,000	25.51	20,65,50,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	20,65,50,000		20,65,50,000	
Others				
Total	80,98,03,705	100	80,98,03,705	100

Future Generali India Insurance Company Limited

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IRDA Registration No 132. dated 4th September, 2007

NL-10-Reserve and Surplus



Reserve and Surplus up to the Quarter Ended 31st December 2018

	Particulars	As at 31st December	As at 31st Decmebr 2017for the
		2018	corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves		
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	-	-

Note:

Additions to and deductions from the reserves should be disclosed under each of the specified heads.

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-11-BORROWINGS SCHEDULE

BORROWINGS



Sr.No	Particulars	As at 31st Decemeber 2018	As at 31st Decmber 2017for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds		
2	Banks		
3	Financial Institutions		
4	Others (to be specified)		
	TOTAL		

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

Investments as on 31st December 2018

(Rs. '000)

Particulars	(Rs. '000)	
	As at 31st December 2018	As at 31st December 2017
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	96,33,607	95,76,693
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	2,28,089	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	57,03,049	60,68,348
(e) Other Securities	-	-
(f) Subsidiaries	39,527	40,311
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	87,22,436	68,07,045
5. Other than Approved Investments	1,79,232	-
Total Long Term Investment	2,45,05,941	2,24,92,398
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	8,36,975	40,993
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	2,26,485
(bb) Preference	-	-
(b) Mutual Funds	-	4,16,443
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	15,38,408	1,63,841
(e) Other Securities (incl. fixed deposits)	-	-
(f) Subsidiaries	8,70,339	73,250
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,87,662	1,88,005
5. Other than Approved Investments	-	-
Total Short Term Investment	34,33,384	11,09,017
Total	2,79,39,325	2,36,01,415

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

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FORM NL-12 (B)-INVESTMENT SCHEDULE (SHAREHOLDERS)



Investments as on 31st December 2018

(Rs. '000)

Particulars	As at 31st December 2018	As at 31st December 2017
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	24,30,575	21,83,026
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	57,547	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	14,38,889	13,83,292
(e) Other Securities	-	-
(f) Subsidiaries	9,973	9,189
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	22,00,685	15,51,679
5. Other than Approved Investments	45,221	-
Total Long Term Investment	61,82,891	51,27,186
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,11,170	9,344
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	51,628
(bb) Preference	-	-
(b) Mutual Funds	-	94,929
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,88,143	37,348
(e) Other Securities (incl. fixed deposits)	-	-
(f) Subsidiaries	2,19,588	16,697
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	47,348	42,856
5. Other than Approved Investments	-	-
Total Short Term Investment	8,66,249	2,52,803
Total	70,49,139	53,79,988

	Particulars	As at 31st December 2018	As at 31st December 2017 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	SECURITY-WISE CLASSIFICATION	-	-
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	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	-	-

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
 (b) Provisions against non-performing loans shall be shown separately.
 (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
 (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Future Generali India Insurance Company Limited
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 FORM NL-14-FIXED ASSETS SCHEDULE



Fixed Assets as on 31st December 2018

(Rs. '000)

Particulars	Cost / Gross Block			Depreciation				Net Block		
	As at 1st April 2018	Additions	Deductions	As at 31st December 2018	As at 1st April 2018	For the Period	On Sales / Adjustments	As at 31st December 2018	As at 31st December 2018	As at 31st December 2017
Intangibles - Computer Softwares	3,38,111	15,781	-	3,53,892	2,77,425	33,611	-	3,11,036	42,857	41,030
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,60,421	11,216	4,816	1,66,821	1,25,116	10,653	4,841	1,30,928	35,893	38,521
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	45,520	2,831	1,982	46,369	39,384	2,418	1,869	39,933	6,437	7,527
Information & Technology Equipment	2,21,245	25,835	6,264	2,40,816	1,84,135	25,149	6,264	2,03,020	37,797	29,063
Vehicles	4,802	0	-	4,802	1,283	721	-	2,004	2,799	3,759
Office Equipment	82,461	7,556	844	89,173	61,863	5,266	735	66,394	22,780	14,965
Others	-	-	-	-	-	-	-	-	-	-
Total	8,52,560	63,220	13,906	9,01,874	6,89,206	77,816	13,709	7,53,313	1,48,561	1,34,865
Work in progress									9,657	8,877
Grand Total	8,52,560	63,220	13,906	9,01,874	6,89,206	77,816	13,709	7,53,313	1,58,219	1,43,742
Previous Year	7,85,799	30,759	18,792	7,97,766	6,28,917	22,849	2,206	6,49,560	1,56,059	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

**Cash and Bank Balances as on 31st December 2018***(Rs. '000)*

Particulars	As at 31st December 2018	As at 31st December 2017
1. Cash (including cheques, drafts and stamps)	84,041	4,625
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	1,885	1,885
(b) Current Accounts	1,51,157	7,41,634
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	2,37,083	7,48,144
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	2,37,083	7,48,144
Outside India	-	-

Future Generali India Insurance Company Limited
 IRDA Registration No 132. dated 4th September, 2007
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 FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



Advances and Other Assets as on 31st December 2018

Particulars	As at 31st December 2018	As at 31st December 2017
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	44,604	35,398
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	8,986	1,36,851
6. Others	-	-
(i) Other Deposits	1,26,282	1,08,942
(ii) Advances to Employees	4,813	3,916
(iii) Advances recoverable in cash or kind	1,71,293	84,228
(iv) Unutilized Service Tax	2,32,254	92,900
(v) Service Tax paid in Advance	0	-
(vi) MAT Credit Entitlement	3,58,180	3,10,366
Total (A)	9,46,411	7,72,601
Other Assets		
1. Income accrued on Investments	10,48,053	9,13,908
2. Outstanding Premiums	16,42,154	1,03,315
3. Agents' Balances	3,186	1,433
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	22,16,898	22,05,278
6. Due from Subsidiaries / Holding Company	-	-
7. Assets held for unclaimed amount of Policyholders	68,212	51,820
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
9. Others	-	-
(i) Investments Receivable	1,279	1,84,196
(ii) Interest Accrued other than investment	636	434
Total (B)	49,80,419	34,60,384
Total (A+B)	59,26,830	42,32,985

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 31st December 2018***(Rs. 000)*

Particulars	As at 31st December 2018	As at 31st December 2017
1. Agents Balances	88,873	98,954
2. Balances due to other Insurance Companies	34,92,930	17,01,882
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	3,73,132	1,01,162
5. Unallocated Premium	12,02,067	12,03,285
6. Sundry Creditors	10,83,184	7,78,509
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	1,80,86,672	1,54,51,523
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	50,605	46,724
11. Others -		
(i) Advance Received	2,675	3,013
(ii) Statutory Dues	4,30,045	1,43,698
(iii) Book Overdraft	-	3,91,672
Total	2,48,10,184	1,99,20,422

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
CIN: U66030MH2006PLC165287
FORM NL-18-PROVISIONS SCHEDULE



Provisions as on 31st December 2018

(Rs. '000)

Particulars	As at 31st December 2018	As at 31st December 2017
1. Reserve for Unexpired risk	85,92,971	74,05,432
2. For Taxation (less advance tax paid and taxes deducted at source)	-	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
a. Provision - Bonus & Employees benefits	2,66,168	2,61,548
b. Provision For diminution in value of Investments	36,250	-
Total	88,95,389	76,66,980

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No.132. dated 4th September, 2007

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)



Form 19 Mis

	Particulars	As at 31st December 2018	As at 31st December 2017 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures		
2	Others (to be specified)		
	TOTAL		

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDA Registration No.132. dated 4th September, 2007
FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE
Format of Receipts and Payments A/c to be furnished by the insurers on direct basis



	(Rs in '000's)
Cash Flows from the operating activities:	-
Premium received from policyholders, including advance receipts	-
Other receipts	-
Payments to the re-insurers, net of commissions and claims	-
Payments to co-insurers, net of claims recovery	-
Payments of claims	-
Payments of commission and brokerage	-
Payments of other operating expenses	-
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	-
Income taxes paid (Net)	-
Service tax paid	-
Other payments	-
Cash flows before extraordinary items	-
Cash flow from extraordinary operations	-
Net cash flow from operating activities	-
Cash flows from investing activities:	-
Purchase of fixed assets	-
Proceeds from sale of fixed assets	-
Purchases of investments	-
Loans disbursed	-
Sales of investments	-
Repayments received	-
Rents/Interests/ Dividends received	-
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
Net cash flow from investing activities	-
Cash flows from financing activities:	-
Proceeds from issuance of share capital	-
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	-
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	-
Cash and cash equivalents at the beginning of the year	-
Cash and cash equivalents at the end of the year	-

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDA Registration No.132. dated 4th September, 2007
Form NL - 21 Statement of Liabilities



FORM NL-21 (Statement of Liabilities)

(Rs .in Lacs)

Description	As on 31st December 2018		As on 31st December 2017	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	1,13,630	85,930	94,041	67,979
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR).....(c)=(a) +(b)	1,13,630	85,930	94,041	67,979
Outstanding Claim Reserve (other than IBNR reserve)....(d)	1,15,318	77,549	89,029	64,725
IBNR Reserve.... ('e)	1,25,813	1,03,318	87,651	72,258
Total Reserves for Technical Liabilities(f)=(c)+(d)+('e)	3,54,761	2,66,796	2,70,721	2,04,962

Future Generali India Insurance Company Limited
 CIN: L66010MH2006PLC165267
 IRDAI Registration No.132 dated 4th September, 2007
 FORM NL-22: Geographical Distribution of Business
 GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: December 31st, 2018



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		
	(Rs in Lakhs)																													
Andhra Pradesh	397.30	1,551.00																												
Andaman & Nicobar Is.																														
Assam	7.82	18.65	0.68	2.15	-	-	-	-	-	0.31	508.00	800.75	140.34	508.00	0.18	1.73	0.37	1.44	227.40	627.34	0.14	0.32	-	-	-	-	1.10	10.54	487.84	1,141.14
Bihar	19.71	48.30	0.70	1.43	-	-	-	-	-	1.99	13.55	298.70	855.13	150.25	519.75	3.83	0.12	0.77	2.69	175.60	352.56	0.10	0.15	-	-	6.81	19.01	694.55	1,783.85	
Chandigarh	31.69	223.27	18.21	35.45	-	-	-	-	-	0.29	4.45	233.63	365.04	185.71	546.69	4.03	28.40	13.78	49.37	27.48	111.33	18.85	72.80	-	-	25.00	76.31	562.47	1,492.12	
Chhattisgarh	6.87	28.67	4.05	17.66	-	-	-	-	-	3.47	9.66	151.62	385.22	248.76	670.77	2.05	10.02	2.65	11.28	24.40	38.22	0.04	0.63	-	-	4.96	22.58	448.87	1,192.72	
Goa	191.12	1,406.20	189.00	956.43	-	-	-	-	-	80.49	256.88	3,066.38	3,072.34	677.30	3,104.63	67.05	275.70	99.93	263.99	3,099.38	4,168.84	15.18	73.89	-	-	33.64	277.42	4,687.47	13,458.63	
Gujarat	3.86	6.70	0.01	0.12	-	-	-	-	-	0.53	0.53	44.97	132.26	33.61	85.68	-	-	0.14	0.49	0.67	1.55	0.15	1.24	-	-	0.39	1.67	84.06	234.55	
Haryana	191.99	673.48	176.36	589.22	-	-	-	-	-	68.71	192.78	706.75	1,803.18	607.60	1,957.48	327.61	995.14	120.51	455.78	247.50	728.20	27.55	110.47	-	-	44.91	136.54	3,526.86	7,642.86	
Himachal Pradesh	56.37	151.86	14.61	46.70	-	-	-	-	-	0.04	1.49	136.50	346.47	200.57	495.63	0.26	2.47	0.86	11.07	8.00	49.55	1.91	5.07	-	-	89.19	248.98	512.51	1,004.37	
Jammu & Kashmir	0.78	4.03	-	-	-	-	-	-	-	-	-	51.12	114.25	54.17	136.29	0.26	0.49	0.05	0.36	0.96	5.51	0.10	0.48	-	-	1.96	4.37	108.11	265.78	
Jharkhand	11.80	42.15	6.25	7.21	-	-	-	-	-	5.88	29.99	307.93	871.94	211.90	588.67	1.01	2.78	0.46	0.81	53.36	126.80	0.12	0.20	-	-	2.86	11.73	994.30	1,649.29	
Karnataka	909.01	1,007.87	22.08	289.30	-	-	-	-	-	23.71	91.06	854.84	2,874.12	1,054.44	3,732.23	89.12	219.90	14.68	44.93	189.36	759.71	2.80	13.02	4,000.00	-	54.16	131.68	2,252.24	22,072.83	
Kerala	56.21	177.93	3.61	13.21	-	-	-	-	-	12.49	35.03	154.63	665.08	717.30	2,355.46	4.97	17.34	13.30	48.08	375.63	2.98	17.01	-	-	13.54	119.36	1,058.57	3,089.00		
Madhya Pradesh	35.77	101.78	19.93	48.26	-	-	-	-	-	5.95	18.49	139.41	423.44	135.60	1,294.94	13.91	59.32	16.62	45.87	39.43	102.54	1.02	5.42	-	-	32.37	161.42	658.83	2,271.46	
Maharashtra	5,199.67	13,825.65	991.90	2,744.52	-	-	-	-	-	706.30	1,029.51	4,542.70	13,829.86	5,126.27	13,122.20	785.59	1,154.87	759.76	2,175.03	3,738.84	7,167.84	74.37	403.42	1,000.00	-	1,000.00	2,409.94	6,453.64	22,533.36	60,288.66
Orissa	22.38	93.57	8.41	19.67	-	-	-	-	-	32.22	83.66	151.49	401.11	123.61	368.69	1.87	7.25	3.62	7.77	111.51	263.78	0.02	0.60	-	-	23.65	74.36	477.18	1,320.27	
Punjab	19.73	64.79	12.55	27.71	-	-	-	-	-	0.46	1.22	399.78	767.06	252.41	698.47	0.39	2.29	11.92	47.55	57.53	146.55	44.85	203.18	-	-	39.41	108.89	829.57	1,977.25	
Rajasthan	31.86	91.41	3.72	18.72	-	-	-	-	-	18.73	30.89	142.66	474.90	604.84	2,409.34	11.78	34.84	12.84	43.06	21.96	41.69	2.11	15.44	3,500.00	-	47,000.00	28.72	79.16	4,474.36	18,979.26
Tamil Nadu	305.44	1,358.02	93.06	395.47	-	-	-	-	-	22.69	221.55	641.69	3,177.53	696.95	3,302.56	56.29	248.52	125.06	420.28	555.50	851.74	4.16	29.38	-	-	46.67	205.81	2,938.25	6,181.77	
Telangana	6.00	16.06	0.27	0.27	-	-	-	-	-	1.80	4.66	107.89	263.17	161.18	531.22	-	0.39	0.80	5.95	5.85	16.09	0.50	2.25	-	-	0.82	2.61	285.32	842.61	
Tripura	1.47	6.50	-	-	-	-	-	-	-	-	-	0.76	8.96	0.10	10.10	0.04	0.04	0.54	0.12	0.86	0.26	0.26	-	-	0.88	1.11	18.58	26.96		
Uttar Pradesh	98.18	211.56	10.03	29.09	-	-	-	-	-	4.04	13.70	640.17	1,678.62	367.51	1,461.69	7.85	24.95	181.60	778.33	20.88	59.83	0.44	2.12	-	-	167.07	771.37	1,458.40	4,129.37	
Uttarakhand	34.47	131.63	8.61	1.95	-	-	-	-	-	1.07	1.07	285.01	568.32	242.81	445.91	1.13	7.80	25.41	39.27	48.47	65.54	0.81	0.21	-	-	23.43	79.25	665.37	1,367.63	
West Bengal	55.43	281.87	44.76	261.99	-	-	-	-	-	39.26	167.09	388.50	1,184.10	489.69	1,477.08	5.88	43.05	17.18	32.54	444.46	1,348.33	14.68	46.93	-	-	49.05	164.73	1,548.91	5,007.71	
Andhra Pradesh	39.25	136.38	9.52	6.96	-	-	-	-	-	0.16	83.20	264.33	90.71	430.50	0.85	2.57	1.31	3.90	7.91	7.25	0.61	1.65	-	-	3.17	16.33	212.27	468.45		
TOTAL	7,725.83	20,936.83	1,438.79	3,407.66	-	-	-	-	-	927.16	3,142.99	12,936.96	35,915.99	14,746.73	44,905.45	1,138.06	3,468.94	1,437.75	4,554.91	6,281.17	17,669.96	243.46	1,151.82	8,900.00	28,500.10	6,837.96	9,789.81	59,111.47	1,74,944.67	

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDA Registration No.132. dated 4th September, 2007
Forn NL - 22 Reinsurance Risk Concentration
 Risk Concentration upto the Quarter ended December 31, 2018



(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	0	0	0	0	0
2	No. of Reinsurers with rating AA but less than AAA	3	1342.892414	49.4615763	47.944548	0.024391711
3	No. of Reinsurers with rating A but less than AA	46	10114.09954	2110.732727	4868.067341	0.289471279
4	No. of Reinsurers with rating BBB but less than A	9	29261.49172	6846.610876	1930.75447	0.644194774
5	No. of Reinsurers with rating less than BBB		0	0	0	0
6	No. of Indian reinsurer other than GIC	11	1140.000004	35.91	1300.724101	0.041942237
	TOTAL	69	41858.48367	9042.715179	8147.49046	1

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDA Registration No.132. dated 4th September, 2007
 Form NL - 23 Ageing Of Claim



PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: **Future Generali India Insurance** Date: **2018-19 - 3rd Qtr**

(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	60	65	74	64	30	293	1848.288789
2	Marine Cargo	230	377	217	73	329	1226	1121.236071
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	16	8	24	24	11	83	588.8028424
5	Motor OD	21813	3304	896	268	143	26424	8102.095928
6	Motor TP	38	74	131	277	979	1499	6795.16842
7	Health	16625	716	118	42	2	17503	5504.415571
8	Overseas Travel	28	50	23	11	6	118	232.9419612
9	Personal Accident	264	127	73	36	17	517	731.420784
10	Liability	0	0	1	1	0	2	2.09047
11	Crop	2	0	0	0	1	3	-10.4511831
12	Miscellaneous	953	862	290	136	106	2347	1670.072724

Note: * Claims paid inclusion of partial payments

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDA Registration No.132. dated 4th September, 2007
 Form NL - 24 Claim Data



PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Comp; Date: 2018-19 - 3rd Qtr

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas as Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	981	1923	0	941	5627	8697	4711	287	946	46	4974	0	3034	32167
2	Claims reported during the period	420	1379	0	139	27326	990	19469	165	713	9	274	0	3884	54768
3	Claims Settled during the period*	293	1226	0	83	26424	1499	17503	118	517	2	3	0	2347	50015
4	Claims Repudiated during the period	63	174	0	17	308	0	1696	96	113	1	0	0	378	2846
5	Claims closed during the period*	78	313	0	30	1686	43	0	0	0	12	0	0	1582	3744
6	Claims O/S at End of the period	956	1497	0	944	4427	8041	4981	238	1029	36	7551	0	2572	32272
	Less than 3months	243	662	0	99	3441	662	4066	120	433	5	0		1593	11324
	3 months to 6 months	192	364	0	76	362	585	533	65	200	8	1		371	2757
	6months to 1 year	222	185	0	87	149	1260	299	28	273	7	3482		226	6218
	1year and above	299	286	0	682	475	5534	83	25	123	16	4068		382	11973

Name of Insurer: Future Generali India Insurance Co Ltd
 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 2018

Name of Insurer: Future Generali India Insurance Co Ltd
 IRDA Registration No 132. dated 4th September, 2007

Classification: Business within India / Total Business

Table I - REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED 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	30,091	8,090	22,715	5,661	3,009	3,407	3,407
02	Marine Cargo	6,797	4,900	3,887	2,844	980	853	980
03	Marine Hull	-	-	-	-	-	-	-
04	Miscellaneous:							
	Motor	1,08,566	1,02,464	72,578	66,609	20,493	19,983	20,493
05	Engineering	4,632	1,204	1,967	311	463	295	463
06	Aviation	-	-	42	5	-	6	6
07	Liability	1,938	669	150	150	291	45	291
08	Health Insurance	32,554	25,164	23,361	17,680	5,033	5,304	5,304
09	Miscellaneous	17,054	13,345	6,892	6,014	2,669	1,804	2,669
10	Crop Insurance	27,853	5,418	13,054	2,525	2,785	1,958	2,785
	Total	2,29,484	1,61,252	1,44,646	1,01,799	35,723	33,655	36,398

Name of Insurer: Future Generali India Insurance Co Ltd
 IRDA Registration No 132. dated 4th September, 2007
 CIN: U66030MH2006PLC165287
 FORM NL-27 Offices information for Non-Life



I Date - October 2018 -December2018

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	125
2	No. of branches approved during the year	4
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	125
7	No. of branches approved but not opened	4
8	No. of rural branches	5
9	No. of urban branches	43

FORM - 3B

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

Statement as on :31st December 2018

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,01,562.23
	b. Investments (Shareholder's Fund)	8A	48,097.41
2	Loans	9	
3	Fixed Assets	10	1,582.19
4	Current Assets		
	a. Cash and Bank	11	2,370.83
	b. Advances and Other Assets	12	57,638.22
5	Current Liabilities		
	a. Current Liabilities	13	2,48,101.83
	b. Provisions	14	88,816.39
	c. Misc Exp not written Off	15	0.00
	d. Debit Balance of P and L A/c		4,298.08
	Application of Funds as per Balance Sheet (A)		7,52,467.16

No	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,582.19
3	Cash and Bank Balance (If any)	11	2,370.83
4	Advances and Other Assets (If Any)	12	57,638.22
5	Current Liabilities	13	2,48,101.83
6	Provisions	14	88,816.39
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		4,298.08
	TOTAL(B)		4,02,807.52
	(A-B)		3,49,659.64

'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%		11,265.85	70,306.01	81,571.86	23.29		81,571.86	80,887.72	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%		18,109.38	1,13,013.90	1,31,123.28	37.43		1,31,123.28	1,30,790.31	
3	Investment subject to Exposure Norms										
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%									
	1. Approved Investments			5,482.03	34,211.29	39,693.32	11.33	0.00	39,693.32	43,243.51	
	2. Other Investments			275.84	1,721.41	1,997.25	0.57	0.00	1,997.25	1,546.87	
	b) Infrastructure Investments	Not Less than 10%									
	1. Approved Investments			9,622.39	60,049.75	69,672.14	19.89	(6.40)	69,665.75	65,861.01	
	2. Other Investments			0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	c) Approved Investments			0.00	14,528.31	90,665.77	1,05,194.08	30.03	(258.55)	1,04,935.53	1,04,502.45
	d) Other Investments	Not Exceeding 55%		0.00	359.12	2,241.13	2,600.25	0.74	(355.72)	2,244.52	2,371.28
	Total Investment Assets	100%	0.00	48,377.05	3,01,903.25	3,50,280.30	100.00	(620.66)	3,49,659.64	3,48,315.43	

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 : 10th Feb 2017

Note: 1. (+) FRSM refers to 'Funds Representing Solvency Margin'

2. Other Investments are as permitted under 27B(3)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

Signature :

Full Name : Ritesh Jiwarajka

Head of Finance



PART - A
(Rs in Lakhs)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
 IRDA Registration No 132. dated 4th September, 2007
 CIN: U66030MH2006PLC165287



FORM NL-29 -Detail Regarding Debt Securities

Date: 2018-19 3rd Qtr

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 31 st Dec 2018	As % of total for this class	As at 31 st Dec 2017	As % of total for this class	As at 31 st Dec 2018	as % of total for this class	As at 31 st Dec 2017	as % of total for this class
Break down by credit rating								
AAA rated	157384.8732	47.24134299	116739.5601	41.13501756	157687.6651	47.11033098	114200.684	40.72439066
AA or better	45987.96337	13.8099547	49690.62895	17.50927357	46410.4437	13.88545589	48122.06337	17.16050762
Rated below AA but above A	1627.65	0.488562858	0	0	1500.895737	0.448403462	0	0
Rated below A but above B	0	0	0	0	0	0	0	0
Rated D	1546.872494	0.464316122	0	0	2222.248258	0.663912748	0	0
Any other (Sovereign Rating)	126603.3586	38.00182676	117365.8733	41.35570887	126898.6734	37.91189692	118100.562	42.11510172
Total	333150.7176	100	283796.0624	100	334719.9261	100	280423.3093	100
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	27070.817	8.12569674	3207.253278	1.130126067	27091.93836	8.093912625	3202.922763	1.142174226
more than 1 year and upto 3years	52207.1914	15.67074259	34077.21678	12.00764256	52434.30639	15.66512845	33580.39676	11.97489497
More than 3years and up to 7years	89208.95555	26.77735657	76705.98542	27.02855874	89142.81182	26.63206008	74619.93448	26.60974748
More than 7 years and up to 10 years	118021.5749	35.42588044	106137.0985	37.39907368	119479.746	35.69543868	105245.7769	37.53103732
above 10 years	46642.17875	14.00032366	63668.50844	22.43459895	46571.12356	13.91346016	63774.27845	22.74214601
Total	333150.7176	100	283796.0624	100	334719.9261	100	280423.3093	100
Breakdown by type of the issuer								
a. Central Government	82404.49272	24.73489976	79835.4174	28.13126325	83076.44187	24.81968816	80858.7365	28.83452759
b. State Government	44198.86584	13.2666928	37530.45594	13.22444562	43822.23149	13.09220876	37241.82546	13.28057413
c. Corporate Securities	206547.359	61.99817324	166430.189	58.64429113	207821.2528	62.08810308	162322.7474	57.88489828
Total	333150.7176	100	283796.0624	100	334719.9261	100	280423.3093	100

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.

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
 IRDA Registration No 132. dated 4th September, 2007
 CIN: U66030MH2006PLC165287
 FORM NL-30 Analytical Ratios



Insurer: Future Generali India Insurance Co Ltd Date: 31/12/2018 2018-19 - 3rd Qtr

Sl.No.	Particular	Analytical Ratios			
		For Q3 2018-19	Upto Q3 2018-19	For Q3 2017-18	Upto Q3 2017-18
1	Gross Direct Premium Growth Rate	27%	24%	9%	12%
	Fire	4%	6%	89%	41%
	Marine	44%	20%	14%	2%
	Accident	-33%	-39%	101%	105%
	Health	54%	10%	42%	30%
	Engineering	0%	4%	14%	13%
	Aviation	#DIV/0!	-100%	-100%	-97%
	Liability	16%	10%	7%	1%
	Motor (OD)	-5%	-6%	-1%	-8%
	Motor (TP)	21%	18%	54%	49%
	Motor (Total)	7%	6%	19%	13%
	Workmen Compensation	13%	15%	2%	-8%
	Others	209%	253%	-61%	-38%
	Miscellaneous (Total)	31%	27%	0%	9%
2	Gross Direct Premium to Net Worth	0.78	2.29	0.71	2.16
3	Growth rate of Net Worth	17%	17%	17%	17%
4	Net Retention Ratio	65%	67%	76%	76%
	Fire	18%	26%	24%	25%
	Marine	62%	73%	84%	77%
	Accident	86%	85%	87%	86%
	Health	65%	76%	72%	74%
	Engineering	25%	24%	17%	23%
	Aviation	N.A	N.A	#DIV/0!	1%
	Liability	30%	34%	40%	39%
	Motor (OD)	95%	94%	95%	93%
	Motor (TP)	94%	94%	95%	94%
	Motor (Total)	95%	94%	95%	94%
	Workmen Compensation	95%	95%	95%	95%
	Others	32%	31%	69%	64%
	Miscellaneous (Total)	73%	73%	87%	85%
5	Net Commission Ratio	5%	5%	1%	-1%
	Fire	-6%	3%	-6%	2%
	Marine	15%	16%	17%	14%
	Accident	11%	11%	13%	12%
	Health	2%	3%	3%	2%
	Engineering	-5%	-14%	-18%	-17%
	Aviation	N.A	N.A	#DIV/0!	-2200%
	Liability	12%	0%	0%	-11%
	Motor (OD)	15%	13%	1%	-2%
	Motor (TP)	1%	1%	0%	0%
	Motor (Total)	8%	6%	0%	-1%
	Workmen Compensation	13%	13%	12%	11%
	Others	-15%	-10%	-11%	-20%
	Miscellaneous (Total)	5%	4%	0%	-1%
6	Expense of Management to Gross Direct Premium	30%	30%	33%	31%
7	Expense of Management to Net Written Premium	45%	43%	43%	40%
8	Net Incurred Claims to Net Earned Premium	67%	65%	76%	75%
9	Combined Ratio	106%	104%	111%	107%
10	Technical Reserves to Net Premium Ratio	6.81	2.23	6.56	2.15
11	Underwriting Balance Ratio	(0.06)	(0.06)	(0.13)	(0.12)
12	Operating Profit Ratio	9%	8%	2%	3%
13	Liquid Assets to Liabilities Ratio	0.17	0.17	0.09	0.09
14	Net Earning Ratio	6%	8%	4%	5%
15	Return on Net Worth Ratio	3%	13%	2%	9%
16	Table Solvency Margin Ratio to Required Solvency Margin	1.68	1.68	1.85	1.85
17	NPA Ratio				
	Gross NPA Ratio	1.09	1.09	NA	NA
	Net NPA Ratio	0.98	0.98	NA	NA

Equity Holding Pattern

1	(a) No. of shares	80,98,03,705	80,98,03,705
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)	1.19	0.22
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.19	0.22
6	(iv) Book value per share (Rs)	9.39	6.05

Future Generali India Insurance Company Limited
 IRDA Registration No 132, dated 4th September, 2007.
 CIN: U66030MH2006PLC165287

Annexure II to Schedule 16 Notes to Accounts note no.17 and forming part of Financial Statements For the Quarter Ended 31st December 2018



Related Party Transactions				(Rs in '000)			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31st Dec 2018	Up to the Quarter ended 31st Dec 2018	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Future Enterprises Limited	Joint Venturer	Rent & Maintenance for premises hired	-	-	-	639
			Operating expenses	-	-	-	-
			Insurance Premium	3,001	39,299	4	1,721
			Insurance Claims paid	-	-	-	-
			Deposit Received	-	-	-	-
			Deposit Paid	-	-	-	-
			Unallocated Premium received/(paid)	2,289	-182	236	706
			Equity Shares Issued	-	-	-	-
2	Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	2,57,479	5,46,102	1,18,189	4,72,965
			Commission on reinsurance ceded	32,669	72,153	18,745	68,828
			Claims recovery on reinsurance	84,415	3,47,408	1,75,131	3,83,391
			Recovery towards Expenses Incurred	-	-	-	-
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venturer	Equity Shares Issued	-	-	-	-
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	-	-	-	-
5	Key Managerial Personnel	MD & CEO,CFO and Company Secretary	Remuneration for the period	34,005	51,271	6,968	20,904
			Insurance Premium received	-	-	-	-
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	3,452	19,537	5,174	18,998
			Operating expenses incurred by our company on their behalf	8,437	23,918	3,576	9,873
			Rent/Elect. Deposits on our behalf	117	877	-	-
			Rent/Elect. Deposits by our company on their behalf	-	-	-	-
			Other transactions	-	-	-	-
			Settlement paid/ (received)	-	-	7,500	17,500
			Insurance Premium	7	477	12	709
			Unallocated Premium received/(paid) balance as on date	959	-765	22	48
			Insurance Claims Paid	442	594	-	-
			Insurance Premium Paid	-	4,095	-	6,286

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDA Registration No 132. dated 4th September, 2007.
FORM NL-32 - Product Information



Date: October 18- December 18

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Future Vector Care		FGIHLIP19039V011819	Health		43246	43312
2	Alpa Bima - Group		FGIHLGP19057V011819	Health		43350	43362
3	Future Advantage Top-up		FGIHLIP19072V011819	Health		43238	43395
4							
5							
6							
7							
8							
9							

FORM NL-33 - SOLVENCY MARGIN - KGII**FORM KG****Future Generali India Insurance Company Limited****IRDA Registration No 132. dated 4th September, 2007****CIN: U66030MH2006PLC165287****Table II - Statement of Available Solvency Margin and Solvency Ratio as on 31st December 2018***(Rs .in Lacs)*

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		3,19,404
	Deduct:		
(B)	Current Liabilities as per BS		51,188
(C)	Provisions as per BS		2,66,796
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		1,420
(F)	Available Assets		-
	Deduct:		79,926
(G)	Other Liabilities		19,072
(H)	Excess in Shareholder's funds (F-G)		60,854
(I)	Total ASM (E+H)		62,274
(J)	Total RSM		36,398
(K)	Solvency Ratio (Total ASM / Total RSM)		1.71

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL- 34: Board of Directors & Key Persons

Date: October 2018 - December 2018

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. Hayden Seach	Director	Nil
5	Ms. Jennifer Sparks	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. Abhinandan .K.Jain	Independent Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Resigned with effect from 17/11/2018
11	Mr. Easwara Narayanan	Chief Operating Officer	Resigned with effect from 13/11/2018
13	Mr. Milan P. Shirodkar	Chief Investment Officer	Nil
12	Mr. Raghavendra Rao	Head Retail Sales	Nil
13	Mr. Deepak Prasad	Head - Corporate Sales	Nil
14	Mr. Ajay Panchal	Chief Risk Officer	Nil
15	Mr. Ashwani Kumar Arora	Appointed Actuary	Nil
17	Ms. Ritu Sethi	Head - Internal Audit	Nil
18	Mr. Anurag Sinha	SVP Bancassurance	Nil
19	Mr. Ritesh Jiwarajka	Head of Finance	Nil
20	Mr. Ajinkya Bannore	Company Secretary	Appointed with effect from 02/11/2018
21	Mr. Shreeraj Deshpande	Principal Officer & Officiating CEO	Appointed with effect from 17/11/2018

Key Management Persons as defined in IRDAI Corporate Governance Guidelines issued by IRDAI on May 18, 2016.

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



Form 7A

Future Generali India Insurance Co. Ltd (Registration No 132)
 STATEMENT AS ON: 31st December 2018

Name of the Fund: NPA General Insurance

Details of Investment Portfolio
Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest rate					Has there been any principal waiver?								
			Interest rate % has there	Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal due from	Interest due from	Deferred principal	Deferred interest	Rolled Over?	Amount	Board Approval ref	Classification	Provision (%)	Provision (Rs)
	Infrastructure Leasing & NCD			2,221.12		88	21-Sep-18								10%	222.11

CERTIFICATION

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

Date:

Signature

Note:-

Full Name and Designation: **Ritesh Jiwrajka**

- Total Investment Assets reconciled with figures shown in Form 3B
- Gross NPA is investments classified as NPA, before any provisions
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Default of interest ageing more than 90 days is nil.

Head of Finance

FORM-2

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD



IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

Statement as on :31st Decemeber 2018

PART-A

Statement of Down Graded Investments

Periodicity of Submission : Quarterly

(Rs in Crores)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A <i>During the quarter</i>									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	279.87	09-10-2012	CARE	CARE AA+	CARE AA	08-10-2018	
2	10.30% Yes Bank Limited (mat date 25 July 2021)	EPBT	1,000.00	30-06-2014	ICRA	ICRA AA+	ICRA AA	28-11-2018	
3	10.30% Yes Bank Limited (mat date 25 July 2021)	EPBT	1,000.00	30-06-2014	CARE	CARE AAA	CARE AA+	28-11-2018	
4	10.75% Reliance Capital (mat date 30 Sep 2021)	EPBT	397.53	20-01-2012	CARE	CARE AA+	CARE AA	08-10-2018	
5	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	15-01-2015	ICRA	ICRA AAA	ICRA AA+	14-11-2018	
6	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20-05-2015	ICRA	ICRA AAA	ICRA AA+	14-11-2018	
7	9.35% The Great Eastern Shipping Co Ltd (mat date 8th Feb 2019)	EPBT	249.87	27-04-2010	CARE	CARE AAA	CARE AA+	05-10-2018	
8	9.60% The Great Eastern Shipping Co Ltd (mat date 10th Nov 2019)	EPBT	1,505.06	22-09-2015	CARE	CARE AAA	CARE AA+	05-10-2018	
9	9.70% The Great Eastern Shipping Co Ltd (mat date 25th Apr 2021)	EPBT	502.34	19-10-2012	CARE	CARE AAA	CARE AA+	05-10-2018	
10	9.75% GESCO 2019 (MAT DATE 20 AUG 2019)	EPBT	500.33	18-03-2010	CARE	CARE AAA	CARE AA+	05-10-2018	
B <i>As on Date</i>									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	279.87	09-10-2012	CARE	CARE AAA	CARE AA+	24-03-2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	279.87	09-10-2012	CARE	CARE AA+	CARE AA	08-10-2018	
3	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250.00	03-01-2012	CARE	CAREAAA	CARE D	17-09-2018	
4	10.30% Yes Bank Limited (mat date 25 July 2021)	EPBT	1,000.00	30-06-2014	ICRA	ICRA AA+	ICRA AA	28-11-2018	
5	10.30% Yes Bank Limited (mat date 25 July 2021)	EPBT	1,000.00	30-06-2014	CARE	CARE AAA	CARE AA+	28-11-2018	
6	10.75% Reliance Capital (mat date 30 Sep 2021)	EPBT	397.53	20-01-2012	CARE	CARE AA+	CARE AA	08-10-2018	
7	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	15-01-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
8	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	15-01-2015	ICRA	ICRA AAA	ICRA AA+	14-11-2018	
9	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20-05-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
10	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20-05-2015	ICRA	ICRA AAA	ICRA AA+	14-11-2018	
11	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	472.33	29-08-2018	CARE	CAREAA+	CARE D	17-09-2018	
12	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	1,000.00	21-09-2015	ICRA	ICRA AAA	ICRA D	17-09-2018	
13	9.15% Tata Steel Ltd (Mat Dt:24 Jan 2021) Serialstl	EPBT	1,011.41	11-08-2016	CARE	CARE AA+	CARE AA	18-01-2017	
14	9.35% The Great Eastern Shipping Co Ltd (mat date 8th Feb 2019)	EPBT	249.87	27-04-2010	CARE	CARE AAA	CARE AA+	05-10-2018	
15	9.60% The Great Eastern Shipping Co Ltd (mat date 10th Nov 2019)	EPBT	1,505.06	22-09-2015	CARE	CARE AAA	CARE AA+	05-10-2018	
16	9.70% The Great Eastern Shipping Co Ltd (mat date 25th Apr 2021)	EPBT	502.34	19-10-2012	CARE	CARE AAA	CARE AA+	05-10-2018	
17	9.75% GESCO 2019 (MAT DATE 20 AUG 2019)	EPBT	500.33	18-03-2010	CARE	CARE AAA	CARE AA+	05-10-2018	
18	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	499.92	29-08-2018	CARE	CAREAA+	CARE D	17-09-2018	

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 : 27th Oct 2018

Signature :
Full Name : Ritesh Jiwarajka
Head 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 IN/IGN/001/2003-04

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
 IRDA Registration No 132. dated 4th September, 2007
 CIN: U66030MH2006PLC165287



Insurer: Date:

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
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	7725.832364	36928	7424.722901	29350	20036.83381	105726	18832.56668	91016
2	Cargo & Hull	1638.791753	14258	1137.383879	13334	5407.6623	45035	4502.846643	29615
3	Motor TP	14746.73067	17241	12205.47879	7977	44905.44855	57686	37980.9276	22730
4	Motor OD	12836.55515	192021	13568.01924	185786	35915.99381	548730	38008.15262	526429
5	Engineering	927.1579652	1504	931.6305814	1512	3142.586905	4649	3020.856767	4748
6	Workmen's Compensation	664.984891	4174	588.684395	3781	2128.840676	12657	1848.770392	11622
7	Employer's Liability	0	0	0	0	0	0	0	0
8	Aviation	0	0	0	0	0	0	8.260009	2
9	Personal Accident	1437.751887	75406	2149.612711	55724	4554.912727	287432	7423.939484	206498
10	Health	6524.63546	29301	4227.497387	23944	18821.78417	91119	17168.51215	77908
11	Others*	12609.02834	52255	4330.648827	400529	39630.00353	168306	12050.14049	567625
	TOTAL	59111.46848	423088	46563.67871	721937	174544.0665	1321340	140844.9728	1538193

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
 IRDA Registration No 132. dated 4th September, 2007
 CIN: U66030MH2006PLC165287



PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Insurer:

Future Generali India Insurance Co.Ltd

Date:

2018-19 3rd Qtr

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
SI.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	20177	6343.157527	8955710.44
		Social			
2	Cargo & Hull	Rural	5170	649.0998046	2442380.002
		Social			
3	Motor TP	Rural	7548	5634.615544	0
		Social			
4	Motor OD	Rural	67042	4559.41636	271842.3501
		Social			
5	Engineering	Rural	524	251.7938194	216765.4783
		Social			
6	Workmen's Compensation	Rural	1126	189.9922445	67439.0686
		Social			
7	Employer's Liability	Rural	0	0	0
		Social			
8	Aviation	Rural	0	0	0
		Social			
9	Personal Accident	Rural	44301	299.2719387	367008.4569
		Social			
10	Health	Rural	3868	85.4228304	6051.636167
		Social			
11	Others*	Rural	37194	4717.545045	519833.3614
		Social			
Total		Rural	186950	22730.32	1,28,47,030.79
		Social	-	-	-

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

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
 IRDA Registration No 132. dated 4th September, 2007
 CIN: U66030MH2006PLC165287
 FORM NL-40 Channel Wise Premium



(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	128181	14,428.15	105405	11,715.95	367299	42865.19	287868	35,288.69
2	Corporate Agents-Banks	117695	2,042.57	99736	2,148.16	424527	6949.57	321428	6,133.54
3	Corporate Agents -Others	20144	2,139.20	14322	1,576.96	51324	4986.89	47354	4,400.81
4	Brokers	66362	18,457.52	411929	14,723.56	195957	49054.94	586636	47,522.47
5	Micro Agents	1	1.05	0	3.84	7	10.56	1	6.06
6	Direct Business	78037	20516.50	86976	16085.87	240757	66130.55	286597	46948.13
7	Others	12400	1509.86	2933	282.03	40664	4507.21	6011	453.67
	Total (A)	422820	59094.85	721301	46536.37	1320535	174504.92	1535895	140753.36
1	Referral (B)	268	16.62	636	27.31	805	39.15	2298	91.61
	Grand Total (A+B)	423088	59111.47	721937	46563.68	1321340	174544.07	1538193	140844.97

Note:

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

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

IRDA Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287
FROM NL-41 GRIEVANCE DISPOSAL



Date: December 31, 2018

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO **October 1, 2018 to December 31, 2018** DURING THE FINANCIAL YEAR **2018-19**

Sl. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the			Complaints Pending at the end of the	Total complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	1	18	7	0	12	0	60
b)	Claim	1	65	22	1	40	3	191
c)	Policy Related	1	33	29	1	1	3	104
d)	Premium	0	2	0	0	2	0	3
e)	Refund	0	3	2	0	1	0	7
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	1	0	0	1	0	2
h)	Product	0	9	3	0	5	1	35
i)	Others	1	24	13		11	1	76
	Total Number of complaints:	4	155	76	2	73	8	478

2	Total No. of policies during previous year:	2012574
3	Total No. of claims during previous year:	207182
4	Total No. of policies during current year:	1319274
5	Total No. of claims during current year:	112270
6	10,000 policies (current year)	2.18
7	10,000 claims registered (current year)	17.01

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

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