

ICRA N. 1-5-RA
Revised Account up to the Period Ended 31st March 2019

(Rs. Crores)

Particulars	Schedule	Fire		Marine		Miscellaneous		Total	
		For Q4 2018-19	Upto Q4 2018-19	For Q4 2017-18	Upto Q4 2017-18	For Q4 2018-19	Upto Q4 2018-19	For Q4 2017-18	Upto Q4 2017-18
1. Premiums earned (Net)	NI-4-Premium Schedule	106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
2. Profit/Loss on sale/redemption of investments		44	7.54	154	6.45	1,171	34.34	40.74	31.34
3. Others		44	44	44	44	1,171	1,171	1,171	1,171
4. Interest/Dividend & Rent & Gross		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
5. Total (A)		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
1. Claims Incurred (Net)	NI-5-Claims Schedule	106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
2. Commission	NI-6-Commission Schedule	106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
3. Operating Expenses related to Insurance Business	NI-7-Operating Expenses Schedule	106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
4. Premium deficiency		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
5. Total (B)		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
Operating Profit/Loss		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
Appropriation		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
Transfer to Shareholders' Funds		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
Transfer to Contingent Reserve		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
Transfer to Other Reserves		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81
Total (C)		106.14	407.94	119.16	515.14	1,079.04	4,177.14	1,184.71	4,591.81

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



FORM NL-2-B-PL

Profit and Loss Account Up to the Period Ended 31st March 2019

(Rs.'000)

Particulars	For Q4 2018-19	Upto Q4 2018-19	For Q4 2017-18	Upto Q4 2017-18
1. Operating Profit/(Loss)				
(a) Fire Insurance	(106,698)	(263,413)	(59,731)	146,853
(b) Marine Insurance	40,292	22,044	95,071	105,044
(c) Miscellaneous Insurance	(236,550)	892,410	64,568	109,087
2. Income from investments				
(a) Interest, Dividend & Rent - Gross	93,265	437,912	110,425	429,548
Add: Amortisation write up on Securities	1,370	(4,392)	(3,436)	(7,589)
Less: Amortisation write down on Securities	-	-	-	-
(b) Profit on sale of investments	2,673	15,737	11,212	29,027
Less : Loss on sale of investments	(479)	(3,158)	(681)	(1,642)
3. Other Income	10,492	10,492	8,948	9,083
Total (A)	(195,635)	1,107,633	226,376	819,411
4. Provisions (Other than taxation)				
(a) For diminution in the value of investments	-	36,250	-	-
(b) For Doubtful Debts	-	-	-	-
(c) Others (to be specified)	-	-	-	-
5. Other Expenses				
(a) Expenses other than those related to Insurance Business	(4,751)	35,654	5,965	30,789
(b) Bad Debts written off	30	30	232	237
(c) Others-CSR	3,912	9,875	715	2,104
Total (B)	(809)	81,809	6,912	33,130
Profit before Tax (A-B)	(194,826)	1,025,824	219,464	786,281
Provision for Taxation (MAT)	(83,885)	(334,672)	(46,759)	(166,765)
Minimum Alternate Tax-Credit	-	1,054	46,759	166,765
Deferred Tax	394,718	485,949	-	-
Profit / (Loss) after tax	116,007	1,178,155	219,464	786,281
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	(327,347)	(1,389,495)	(1,608,961)	(2,175,778)
Balance carried forward to Balance Sheet	(211,340)	(211,340)	(1,389,497)	(1,389,497)

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



Form NL-3-B-BS

Form B - BS

Balance Sheet as at 31st March 2019

(Rs. '000)

Particulars	Schedule	As at 31st March 2019	As at 31st March 2018
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	8,098,037	8,098,037
Share Application Money			
Stock Options Outstanding		8,222	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		-	-
Policy holder		(60,869)	(50,467)
Shareholder		(12,161)	(9,663)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		8,033,229	8,037,907
Application of Funds			
Investments	NL-12-Investment Schedule	36,285,287	29,920,265
Loans	NL-13-Loans Schedule		
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		948,464	852,560
Less Accumulated Depreciation		790,143	689,206
Net Block		158,321	163,354
Capital Work in Process		10,601	2,424
		168,922	165,778
Deferred Tax Assets		485,949	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	640,808	1,143,444
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	7,084,611	4,129,449
		7,725,418	5,272,894
Current Liabilities	NL-17-Current Liabilities Schedule	26,984,580	20,373,411
Provisions	NL-18-Provisions Schedule	9,859,108	8,337,114
Total (B)		36,843,688	28,710,525
Net Current Assets (A - B)		(29,118,270)	(23,437,631)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		211,340	1,389,495
Total		8,033,229	8,037,907

Contingent Liabilities

Particulars	As at 31st March 2019	As at 31st March 2018
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands/ liabilities indispute, not provided for	436,779	412,056
Reinsurance obligations to the extent not provided for in accounts	-	-
Others	-	-
Total	412,056	412,056

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Period Ended 31st March 2019

(Rs.'000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
Premium from direct business written	552,004	2,555,687	165,852	706,618	195,858	651,349	1,067,157	2,949,335	101,437	415,696	-	-
Add : Premium on reinsurance accepted	50,501	448,899	3,340	9,400	-	264	-	-	9,597	3,414	-	-
Less: Premium on reinsurance ceded	413,709	2,201,303	63,394	213,730	28,542	96,687	322,139	770,014	60,603	294,986	-	-
Net Premium	188,796	803,283	105,798	502,288	167,316	554,926	745,018	2,179,321	50,431	124,124	-	-
Adjustment for change in reserve for unexpired risks	2,638	153,935	(18,926)	19,583	35,720	72,472	233,652	280,659	(685)	(18,780)	-	(5)
Total Premium Earned (Net)	186,158	649,348	124,724	482,705	131,596	482,454	511,366	1,898,662	51,116	142,904	-	5

(Rs.'000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
Premium from direct business written	46,087	180,097	1,363,109	4,954,708	1,989,438	6,479,983	82,224	295,108	2,150,213	5,000,223	371,592	1,350,573	8,084,971	25,539,377
Add : Premium on reinsurance accepted	-	8,274	-	-	-	-	-	-	-	-	-	-	63,438	470,251
Less: Premium on reinsurance ceded	24,117	117,865	71,457	279,937	125,356	374,857	4,687	16,316	1,734,158	4,032,691	42,015	396,660	2,890,177	8,795,045
Net Premium	21,970	70,506	1,291,652	4,674,771	1,864,082	6,105,126	77,537	278,792	416,056	967,532	329,576	953,913	5,258,232	17,214,583
Adjustment for change in reserve for unexpired risks	3,602	2,011	142,139	(22,029)	425,565	664,621	9,321	16,360	83,105	131,343	25,857	167,265	941,988	1,467,435
Total Premium Earned (Net)	18,368	68,495	1,149,513	4,696,800	1,438,517	5,440,506	68,216	262,432	332,951	836,189	303,719	786,648	4,316,244	15,747,148

(Rs.'000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18
Premium from direct business written	535,506	2,418,763	132,781	583,066	175,196	917,589	742,227	2,459,077	118,609	420,696	-	826
Add : Premium on reinsurance accepted	71,497	388,449	104	7,290	-	-	-	-	36,499	45,967	-	-
Less: Premium on reinsurance ceded	412,532	2,058,657	39,406	143,251	44,123	144,604	178,844	631,133	108,442	348,109	-	815
Net Premium	194,471	748,555	93,479	447,105	131,073	772,985	563,383	1,827,944	46,666	118,554	-	11
Adjustment for change in reserve for unexpired risks	60,489	212,921	(27,453)	8,175	6,967	(60,683)	136,441	99,052	11,322	3,986	(14)	(829)
Total Premium Earned (Net)	133,982	535,634	120,932	438,930	124,106	833,668	426,942	1,728,892	35,344	114,568	14	840

(Rs.'000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18
Premium from direct business written	51,649	173,479	1,301,152	5,101,967	1,473,340	5,271,433	70,391	255,268	(64,700)	(13,658)	443,102	1,475,244	4,979,253	19,063,750
Add : Premium on reinsurance accepted	(164)	2,428	-	-	-	-	-	-	-	-	-	-	107,936	444,134
Less: Premium on reinsurance ceded	33,167	108,747	70,942	321,957	81,319	292,441	3,808	13,800	(54,995)	(12,273)	766	345,814	918,354	4,397,055
Net Premium	18,318	67,160	1,230,210	4,780,010	1,392,021	4,978,992	66,583	241,468	(9,705)	(1,385)	442,336	1,129,430	4,168,835	15,110,829
Adjustment for change in reserve for unexpired risks	1,215	(7,181)	90,851	736,270	214,681	833,530	7,886	6,375	(0)	-	157,733	477,380	660,118	2,308,996
Total Premium Earned (Net)	17,103	74,341	1,139,359	4,043,740	1,177,340	4,145,462	58,697	235,093	(9,705)	(1,385)	284,603	652,050	3,508,717	12,801,833

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st March 2019

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
Claims Paid												
Direct	196,161	842,410	163,226	439,556	81,382	370,179	564,839	2,102,619	61,824	174,155	-	-
Add : Reinsurance accepted	1,219	43,921	-	1,393	-	-	-	-	-	667	-	-
Less: Reinsurance ceded	111,687	617,016	61,704	133,526	140,357	163,805	141,449	523,147	48,663	139,834	-	-
Net Claims Paid	85,693	269,315	101,522	307,423	(58,975)	206,374	423,390	1,579,472	13,161	34,988	-	-
Add : Claims outstanding at the end	637,501	637,501	354,102	354,102	313,622	313,622	304,202	304,202	91,941	91,941	1,737	1,737
Less : Claims outstanding at the beginning	748,449.0	459,678	344,887	308,566	174,308	343,768	300,326	314,209	88,118	90,914	1,736	1,732
Total Claims Incurred	(25,255)	447,138	110,737	352,959	80,339	176,228	427,266	1,569,465	16,984	36,015	1	5

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
Claims Paid														
Direct	3,010	4,797	775,281	3,165,377	569,348	2,066,746	35,006	88,954	3,379	32,923	164,721	565,176	2,618,177	9,852,892
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	1,219	45,981
Less: Reinsurance ceded	446	(790)	39,933	240,540	36,002	111,464	1,781	4,518	2,809	27,922	27,373	95,288	612,204	2,056,270
Net Claims Paid	2,564	5,587	735,348	2,924,837	533,346	1,955,282	33,225	84,436	569	5,001	137,349	469,888	2,007,192	7,842,603
Add : Claims outstanding at the end	16,998	16,998	805,626	805,626	15,394,048	15,394,048	140,155	140,155	536,685	536,685	871,369	871,369	19,467,985	19,467,985
Less : Claims outstanding at the beginning	18,025	13,024	701,251	757,822	14,558,194	13,293,753	141,872	111,384	268,949	21,863	740,557	763,386	18,086,672	16,480,098
Total Claims Incurred	1,537	9,561	839,723	2,972,641	1,369,200	4,055,577	31,508	113,207	268,306	519,823	268,160	577,871	3,388,506	10,830,490

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18
Claims Paid												
Direct	291,352	902,752	87,280	332,089	188,756	553,401	586,087	2,024,126	25,270	101,025	4	(8,541)
Add : Reinsurance accepted	34,700	69,121	-	-	-	-	-	-	230	1,705	-	-
Less: Reinsurance ceded	274,467	738,354	26,381	104,125	10,959	34,730	128,461	475,429	20,472	73,134	4	(8,391)
Net Claims Paid	51,585	233,519	60,899	227,964	177,797	518,671	457,626	1,548,697	5,028	29,596	-	(150)
Add : Claims outstanding at the end	459,678	459,678	308,566	308,566	343,768	343,768	314,209	314,209	90,914	90,914	1,732	1,732
Less : Claims outstanding at the beginning	417,589	387,142	327,238	291,765	381,439	273,789	382,002	211,257	83,906	94,114	2,141	1,322
Total Claims Incurred	93,674	306,055	42,227	244,765	140,126	588,650	389,833	1,651,649	12,036	26,396	(409)	260

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18
Claims Paid														
Direct	5,996	14,090	746,392	3,123,081	292,691	914,779	18,566	92,279	16,416	652,918	124,622	419,538	2,383,432	9,121,537
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	34,930	70,826
Less: Reinsurance ceded	(3,410)	2,279	187,582	834,307	14,662	51,841	908	4,644	13,954	554,980	36,084	86,359	710,524	2,951,791
Net Claims Paid	9,406	11,811	558,810	2,288,774	278,029	862,938	17,658	87,635	2,463	97,938	88,537	333,179	1,707,838	6,240,572
Add : Claims outstanding at the end	13,024	13,024	757,822	757,822	13,293,753	13,293,753	111,384	111,384	21,863	21,863	763,386	763,386	16,480,099	16,480,099
Less : Claims outstanding at the beginning	15,405	17,405	645,225	709,487	12,401,541	10,228,758	120,916	145,993	23,296	207,379	650,060	458,740	15,450,758	13,027,151
Total Claims Incurred	7,025	7,430	671,407	2,337,109	1,170,241	3,927,933	8,126	53,026	1,029	(87,578)	201,864	637,825	2,737,179	9,693,520

(Rs.' 000)

Commission Schedule as on 31.03.2019

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
Commission Paid												
Direct	60,044	216,539	23,054	100,412	19,792	68,589	60,574	167,702	11,304	42,746	-	-
Add : Reinsurance accepted	1,492	6,312	169	926	-	-	-	-	1,380	(3,837)	-	-
Less: Commission on reinsurance Ceded	63,872	207,521	6,137	20,939	11,222	18,070	45,603	110,564	15,261	51,737	-	-
Net Commission	(2,336)	15,330	17,086	80,399	8,570	50,519	14,971	57,138	(2,577)	(12,828)	-	-
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	6,912	23,375	6,984	28,219	3,947	14,111	15,263	51,956	3,198	11,621	-	-
Brokers	53,024	185,341	16,135	72,181	8,401	22,694	24,677	62,369	7,883	28,040	-	-
Corporate Agency	550	9,890	0	0	6,647	30,986	15,196	47,933	270	3,108	-	-
Referral	0	3	-	1	-	-	-	-	-	0	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	(442)	(2,068)	(66)	10	797	797	5,438	5,444	(47)	(22)	-	-
Gross Commission	60,044	216,539	23,054	100,412	19,792	68,589	60,574	167,702	11,304	42,746	-	-

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
Commission Paid														
Direct	7,302	22,778	193,891	674,399	43,640	70,789	(16,626)	37,612	0	2	28,159	82,397	438,712	1,483,965
Add : Reinsurance accepted	-	1,504	-	-	-	-	-	-	-	-	-	-	3,041	4,905
Less: Commission on reinsurance Ceded	4,114	21,213	10,250	37,205	14,617	16,213	(48,719)	2,212	78,400	198,389	19,051	69,982	259,506	754,045
Net Commission	3,188	3,069	183,641	637,194	29,023	54,576	32,093	35,400	(78,400)	(198,387)	9,108	12,415	182,247	734,825
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	633	2,647	21,423	185,362	16,987	32,953	10,775	22,137	-	-	3,680	15,040	66,900	387,418
Brokers	6,676	20,111	120,239	403,361	6,694	17,870	(23,274)	15,462	0	2	17,988	56,726	265,429	884,157
Corporate Agency	4	20	34	164	5	12	(3,909)	13	-	2	6,840	10,762	29,548	102,890
Referral	-	-	-	3	0	0	(123)	-	-	-	0	123	0	130
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	(12)	(0)	52,195	85,509	19,954	19,954	(97)	-	-	-	(350)	(254)	76,834	109,370
Gross Commission	7,302	22,778	193,891	674,399	43,640	70,789	(16,626)	37,612	0	2	28,158	82,397	438,712	1,483,965

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18
Commission Paid												
Direct	48,054	176,037	15,931	77,124	17,524	103,990	38,581	123,250	15,288	43,733	-	10
Add : Reinsurance accepted	1,998	13,753	5	544	-	-	-	-	6,474	6,601	-	-
Less: Commission on reinsurance Ceded	86,933	214,773	3,619	14,845	2,722	11,712	25,634	88,050	14,612	55,116	-	252
Net Commission	(36,881)	(24,983)	12,317	62,823	14,802	92,278	12,947	35,200	7,150	(4,782)	-	(242)
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	5,689	20,691	6,078	24,884	4,102	12,963	16,186	49,855	3,098	10,823	-	10
Brokers	22,798	90,813	9,840	52,228	1,272	44,015	9,476	48,963	9,117	24,935	-	-
Corporate Agency	18,600	62,734	24	23	12,080	46,942	12,408	23,783	3,098	7,100	-	-
Referral	2	26	(0)	3	-	1	-	0	0	0	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	965	1,774	(10)	(14)	70	512	649	(26)	874	-	-	-
Gross Commission	48,054	176,037	15,931	77,124	17,524	103,990	38,582	123,250	15,288	43,733	-	10

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18
Commission Paid														
Direct	7,047	20,231	178,467	454,367	17,540	26,480	9,267	30,703	(11,323)	(3,879)	25,529	89,583	361,904	1,141,628
Add : Reinsurance accepted	(29)	425	-	-	-	-	-	-	-	-	-	-	8,448	21,323
Less: Commission on reinsurance Ceded	7,554	26,509	63,044	425,032	3,684	13,184	528	1,912	(9,203)	148,691	(269,941)	98,030	244,974	1,098,106
Net Commission	(536)	(5,853)	115,423	29,335	13,856	13,296	8,739	28,791	(2,120)	(152,570)	295,470	(8,447)	125,378	64,845
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	849	2,642	55,622	203,529	6,181	12,781	5,142	18,502	-	-	5,522	17,951	108,469	374,631
Brokers	6,160	17,497	101,702	220,087	2,057	3,388	4,079	12,060	(11,323)	(3,879)	3,798	14,711	158,954	524,818
Corporate Agency	38	91	2,897	10,249	273	1,282	39	135	-	-	16,138	56,362	65,615	208,699
Referral	-	-	3	11	0	0	-	-	-	-	47	275	51	316
MISP	-	-	(2,248)	-	0	-	-	-	-	-	-	-	(2,248)	-
Others (pl.Coins)	0	1	20,491	20,491	9,029	9,029	7	7	-	-	24	283	31,062	33,164
Gross Commission	7,047	20,231	178,467	454,367	17,540	26,480	9,267	30,703	(11,323)	(3,879)	25,529	89,583	361,904	1,141,628

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st March 2019

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
1 Employees' Remuneration & Welfare Benefits	22,528	73,650	13,067	46,053	19,636	50,879	76,406	199,815	5,250	11,381	-	-
2 Travel, Conveyance and Vehicle Running Expenses	1,430	4,004	876	2,504	1,207	2,766	4,905	10,862	316	619	-	-
3 Training Expenses	1,432	9,311	738	5,822	1,462	6,432	6,871	25,261	494	1,439	-	-
4 Rents, Rates, and Taxes	2,225	11,591	1,205	7,248	2,099	8,007	9,586	31,448	668	1,791	-	-
5 Repairs	3,437	11,488	1,988	7,183	3,677	7,936	10,976	31,167	809	1,775	-	-
6 Printing & Stationery	(8,653)	5,180	1,739	3,239	2,522	3,579	(16,261)	14,055	498	800	-	-
7 Communication	1,213	3,503	372	2,191	643	2,420	2,565	9,504	204	541	-	-
8 Legal & Professional Charges	62,317	127,408	1,712	3,766	19,567	42,630	5,835	26,814	8,648	20,530	-	-
9 Auditors' Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	28	171	15	107	28	118	130	465	9	26	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	19	33	12	21	14	23	56	89	3	5	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	50,378	106,780	(5,827)	4,311	3,169	12,358	43,985	58,265	1,432	8,834	7	16
11 Interest & Bank Charges	67	1,843	7	1,153	153	1,273	856	5,001	72	285	-	-
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	2,897	17,196	1,527	10,753	2,861	11,880	17,759	54,705	942	2,657	-	-
(ii) Business Support	233,149	353,677	(49,227)	(9,592)	64,158	120,583	119,645	248,218	(689)	18,867	1	1
(iii) Entertainment	106	257	64	161	83	178	346	698	22	40	-	-
(iv) Gain/(Loss) on Foreign Exchange	24	(256)	21	(160)	-	(177)	(41)	(694)	(6)	(40)	-	-
(v) Subscription/Membership	(253)	663	(176)	415	(120)	458	(338)	1,799	(8)	102	-	-
(vi) Insurance	(63)	39	(42)	24	(37)	27	(133)	105	(6)	6	-	-
(vii) Pool Expenses	(5,691)	438	274	303	303	1,189	1,189	(1,320)	68	-	-	-
(viii) Miscellaneous	175	588	101	368	146	407	632	1,597	41	91	-	-
13 Depreciation	1,364	5,363	774	3,354	1,182	3,705	5,215	14,550	349	829	-	-
14 Service Tax Expenses	270	837	159	525	220	578	948	2,272	61	129	-	-
Total	368,399	733,764	(30,622)	89,720	122,973	276,363	291,132	737,185	17,789	70,775	8	17

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather\Crop		Others		Total	
	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19	For Q4 2018-19	Upto Q4 2018-19
1 Employees' Remuneration & Welfare Benefits	2,427	6,465	18,450	428,613	198,252	559,759	8,819	25,562	84,890	88,710	(10,453)	87,463	439,272	1,578,350
2 Travel, Conveyance and Vehicle Running Expenses	152	351	8	23,300	12,972	30,430	564	1,390	3,540	4,822	(73)	4,755	25,897	85,803
3 Training Expenses	195	817	10,810	54,187	16,390	70,767	652	3,232	11,215	11,215	(4,019)	11,057	46,240	199,540
4 Rents, Rates, and Taxes	277	1,017	15,889	67,455	23,453	88,095	955	4,023	13,961	13,961	(4,157)	13,765	66,161	248,401
5 Repairs	372	1,908	18,427	66,856	31,742	87,312	1,350	3,987	13,837	13,837	(1,777)	13,642	84,838	246,191
6 Printing & Stationery	323	455	19,636	30,148	27,836	39,372	1,251	1,798	6,240	6,240	2,635	6,152	37,766	111,018
7 Communication	84	307	4,150	20,388	7,157	26,625	292	1,216	4,220	4,220	(1,179)	4,160	19,721	75,075
8 Legal & Professional Charges	246	529	(14,401)	35,092	20,918	45,776	915	2,090	72,384	79,952	36,061	80,876	214,202	465,463
9 Auditors' Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	4	15	209	998	314	1,303	13	60	207	207	(70)	204	887	3,674
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	3	114	191	154	251	6	11	40	40	13	40	433	707
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	144	919	44,882	194,572	9,805	33,725	515	2,728	2,398	2,398	3,490	28,748	154,378	453,654
11 Interest & Bank Charges	22	162	950	10,728	1,752	14,009	58	640	2,220	2,220	(1,210)	2,188	4,947	39,502
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	380	1,509	31,254	123,806	32,009	130,696	1,285	5,968	20,713	20,713	(6,940)	20,421	104,687	400,304
(ii) Business Support	253	5,606	(166,067)	520,378	151,544	297,279	9,129	32,068	24,350	39,152	65,661	121,447	451,907	1,747,684
(iii) Entertainment	11	23	669	1,498	915	1,955	40	89	310	310	18	306	2,584	5,515
(iv) Gain/(Loss) on Foreign Exchange	-	(22)	53	(1,488)	(12)	(1,944)	3	(89)	(308)	(308)	(302)	(234)	(5,480)	(5,480)
(v) Subscription/Membership	(14)	58	(1,184)	3,858	(1,282)	5,038	(70)	230	798	798	(964)	788	(3,611)	14,207
(vi) Insurance	(5)	3	(337)	225	(410)	295	(20)	13	47	47	(149)	46	(1,155)	830
(vii) Pool Expenses	38	38	2,551	2,551	3,332	3,332	152	152	528	528	521	521	1,877	9,394
(viii) Miscellaneous	19	52	1,150	3,425	1,619	4,472	69	204	709	709	(92)	699	4,569	12,612
13 Depreciation	155	471	9,191	31,210	13,159	40,761	551	1,861	6,460	6,460	(1,284)	6,369	37,116	114,933
14 Service Tax Expenses	28	73	1,748	4,872	2,448	6,364	105	291	1,008	1,008	(92)	994	6,903	17,943
Total	5,113	19,859	(1,848)	1,622,862	554,067	1,485,672	26,634	87,524	269,767	297,239	76,174	404,339	1,699,586	5,825,319

(Rs.' 000)													
	Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
		For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18
1	Employees' Remuneration & Welfare Benefits	3,847	55,423	187	33,104	3,220	62,972	55,219	172,929	2,086	8,778	-	-
2	Travel, Conveyance and Vehicle Running Expenses	432	3,193	145	1,907	100	3,298	1,497	7,798	148	3,206	-	-
3	Training Expenses	34,144	43,167	(3,634)	2,125	6,464	16,917	(9,226)	11,367	9,638	10,809	23	23
4	Rents, Rates, and Taxes	2,641	11,130	1,230	6,648	1,659	11,493	7,807	27,180	662	1,763	-	-
5	Repairs	2,051	9,016	940	5,385	3,518	11,587	11,977	27,872	524	1,428	-	-
6	Printing & Stationery	801	3,101	384	1,852	538	3,202	2,324	7,573	193	491	-	-
7	Communication	368	3,063	109	1,829	41	3,163	1,328	7,479	135	485	-	-
8	Legal & Professional Charges	69,441	79,942	(4,027)	2,675	39,582	51,747	(5,797)	22,391	22,059	23,421	-	-
9	Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	22	165	8	99	5	171	78	404	7	26	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	4	18	2	11	2	19	11	44	1	3	-	-
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	39,105	81,428	1,930	3,549	1,421	3,707	7,558	18,189	1,454	2,492	9	5
11	Interest & Bank Charges	178	636	87	380	126	657	508	1,554	42	101	-	-
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Outsourcing Expenses	34,995	45,342	(4,133)	2,471	5,853	17,840	(7,079)	17,858	27	1,369	-	-
	(ii) Business Support	6,966	56,257	(8,858)	17,604	14,670	55,470	45,815	142,192	10,129	18,488	14	-
	(iii) Entertainment	58	160	31	96	48	166	159	392	12	25	-	-
	(iv) Gain/(Loss) on Foreign Exchange	(1)	29	(2)	17	(4)	30	3	70	1	5	-	-
	(v) Subscription/ Membership	(125)	392	(96)	234	(194)	405	(223)	957	(5)	62	-	-
	(vi) Insurance	(8)	34	(7)	20	(14)	35	(13)	83	5	5	-	-
	(vii) Pool Expenses	3,182	7,496	-	-	-	-	-	-	654	1,433	-	-
	(viii) Miscellaneous	601	747	353	446	603	747	1,825	773	99	118	-	-
13	Depreciation	1,212	4,557	587	2,722	830	4,705	3,494	11,127	288	722	-	-
14	Service Tax Expenses	50	1,819	(42)	1,087	(170)	1,879	406	4,443	58	288	-	-
	Total	199,964	407,115	(14,806)	84,261	78,298	250,235	117,338	483,727	48,212	72,818	46	29

(Rs.' 000)															
Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather\Crop		Others		Total		
	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	For Q4 2017-18	Upto Q4 2017-18	
1 Employees' Remuneration & Welfare Benefits	427	4,973	212,985	543,418	34,759	368,648	1,599	17,878	-	-	19,132	83,864	333,463	1,351,990	
2 Travel , Conveyance and Vehicle Running Expenses	44	287	2,704	20,392	3,368	21,241	159	1,030	-	-	1,347	4,812	9,944	64,464	
3 Training Expenses	(195)	600	7,623	65,430	(40,489)	17,923	(1,230)	1,618	21	21	22,657	33,982	25,796	203,982	
4 Rents, Rates, and Taxes	251	999	16,690	71,074	19,079	74,032	911	3,590	-	-	6,119	16,773	57,049	224,682	
5 Repairs	195	809	12,951	57,571	14,879	59,967	710	2,908	-	-	4,845	13,586	52,590	190,129	
6 Printing & Stationery	75	278	5,069	19,803	5,739	20,627	274	1,000	-	-	1,787	4,673	17,184	62,600	
7 Communication	37	275	2,291	19,557	2,926	20,372	137	988	-	-	1,233	4,615	8,605	61,826	
8 Legal & Professional Charges	(524)	402	(36,740)	40,469	(35,952)	42,065	(1,870)	1,444	(250)	-	34,451	52,777	80,374	317,334	
9 Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	2	15	140	1,056	173	1,099	8	53	-	-	70	249	513	3,337	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	1	2	25	117	29	121	1	6	-	-	9	27	85	368	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	338	343	36,573	77,125	3,305	14,061	555	1,691	-	-	2,005	7,825	94,253	210,415	
11 Interest & Bank Charges	17	57	1,127	4,064	1,266	4,234	60	205	-	-	384	959	3,795	12,847	
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Outsourcing Expenses	(491)	421	(6,802)	69,795	33,906	100,889	(1,762)	1,504	-	-	26,881	39,867	81,395	297,356	
(ii) Business Support	1,643	6,563	112,124	894,602	36,772	158,706	8,073	25,498	1,832	6,947	35,957	81,258	265,137	1,463,585	
(iii) Entertainment	5	14	371	1,025	407	1,067	20	52	-	-	114	242	1,225	3,239	
(iv) Gain/(Loss) on Foreign Exchange	-	3	(7)	183	-	191	-	9	-	-	6	43	(4)	580	
(v) Subscription/ Membership	(11)	35	(810)	2,502	(740)	2,607	(37)	126	-	-	(58)	591	(2,299)	7,911	
(vi) Insurance	(1)	3	(53)	217	(47)	225	(2)	11	-	-	(2)	51	(147)	684	
(vii) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(viii) Miscellaneous	54	67	3,837	4,772	4,026	4,970	195	241	-	-	943	1,126	3,836	8,929	
13 Depreciation	114	409	7,671	29,098	8,657	30,309	414	1,470	-	-	2,669	6,867	25,936	91,986	
14 Service Tax Expenses	7	163	285	11,618	650	12,102	29	587	-	-	522	2,742	1,795	36,728	
Total	1,988	16,718	378,054	1,933,888	92,713	955,456	8,244	61,909	1,603	6,968	161,071	356,929	1,072,728	4,630,055	

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL



Share Capital as on 31st March 2019

		(Rs.'000)	
	Particulars	As at 31st March 2019	As at 31st March 2018
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 809,993,749 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,099,937	8,099,937
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	8,098,037
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	8,098,037
	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	8,098,037	8,098,037

Notes:

- (a) Particulars of the different classes of capital should be separately stated.
(b) The amount capitalised on account of issue of bonus shares should be disclosed.
(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

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



**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**

Share Capital Pattern of Shareholding as on 31st March 2019

Shareholder	As at 31st March 2019		As at 31st March 2018	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	603,253,705	74.49	603,253,705	74.5
Future Retail Limited	206,550,000		206,550,000	
Shendra Advisory Services Pvt Ltd.	396,703,705		396,703,705	
Foreign	206,550,000	25.51	206,550,000	25.5
Generali Participations Netherlands N.V.	206,550,000		206,550,000	
(Formerly known as Participatie Maatschappij Graafschap Holland N.V.)				
Others				
Total	809,803,705	100	809,803,705	100

Future Generali India Insurance Company Limited
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**FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS**

SERIAL NO.	Particulars	As at	As at
		31st March 2019	31st March 2018
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
IRDAI Registration No 132. dated 4th September, 2007



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st March 2019

	Particulars	As at 31st March 2019	As at 31st March 2018
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

FORM NL-12 (A)-INVESTMENT SCHEDULE (POLICYHOLDERS)

Investments as on 31st March 2019

Particulars	As at 31st March 2019	As at 31st March 2018
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	9,991,843	10,033,456
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	231,341	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	6,150,051	6,631,342
(e) Other Securities	41,257	41,705
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	9,426,408	7,334,451
5. Other than Approved Investments	560,529	-
Less: Provision for diminution in the value of investments	(30,213)	-
Total Long Term Investment	26,371,216	24,040,955
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	872,949	126,293
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	222,449
(bb) Preference	-	-
(b) Mutual Funds	81,295	535,854
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,458,968	106,010
(e) Other Securities (incl. fixed deposits)	520,568	52,992
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	832,985	124,209
5. Other than Approved Investments	104,871	-
Total Short Term Investment	3,871,636	1,167,807
Total	30,242,852	25,208,762

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

Investments as on 31st March 2019

(Rs. '000)

Particulars	As at	As at
	31st March 2019	31st March 2018
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,996,342	1,875,247
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	46,221	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,228,763	1,239,394
(e) Other Securities	8,243	7,795
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,883,369	1,370,805
5. Other than Approved Investments	111,992	-
Less: Provision for diminution in the value of investments	(6,037)	-
Total Long Term Investment	5,268,894	4,493,241
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	174,413	23,604
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	41,576
(bb) Preference	-	-
(b) Mutual Funds	16,243	100,151
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	291,498	19,813
(e) Other Securities (incl. fixed deposits)	104,008	9,904
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	166,428	23,215
5. Other than Approved Investments	20,953	-
Total Short Term Investment	773,542	218,262
Total	6,042,435	4,711,503



FORM NL-13-LOANS SCHEDULE

Loans as on 31st March 2019

(Rs. '000)

Particulars	As at	As at
	31st March 2019	31st March 2018
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
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-14-FIXED ASSETS SCHEDULE



Fixed Assets as on 31st March 2019

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2018	Additions	Deductions	As at 31st March 2019	As at 1st April 2018	For the Period	On Sales / Adjustments	As at 31st March 2019	As at 31st March 2019	As at 31st March 2018
Intangibles - Computer Softwares	338,111	45,152	-	383,263	277,425	56,420	-	333,845	49,419	60,686
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	160,421	11,602	4,816	167,207	125,116	14,113	4,841	134,388	32,818	35,305
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	45,520	3,567	2,209	46,878	39,384	3,859	2,044	41,199	5,679	6,136
Information & Technology Equipment	221,245	38,449	6,264	253,430	184,135	32,301	6,264	210,172	43,258	37,110
Vehicles	4,802	0	-	4,802	1,283	961	-	2,244	2,559	3,519
Office Equipment	82,461	11,386	964	92,883	61,863	7,279	847	68,295	24,588	20,598
Others	-	-	-	-	-	-	-	-	-	-
Total	852,560	110,157	14,253	948,464	689,206	114,933	13,996	790,143	158,321	163,354
Work in progress									10,601	2,424
Grand Total	852,560	110,157	14,253	948,464	689,206	114,933	13,996	790,143	168,922	165,778
Previous Year	785,799	30,759	18,792	797,766	628,917	22,849	2,206	649,560	156,059	

Future Generali India Insurance Company Limited
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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st March 2019

Particulars	(Rs. '000)	
	As at 31st March 2019	As at 31st March 2018
1. Cash (including cheques, drafts and stamps)	258,386	125,334
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term	-	-
(due within 12 months)		
(bb) Others	1,885	1,885
(b) Current Accounts	380,536	1,016,225
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	640,808	1,143,444
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	640,808	1,143,444
Outside India	-	-

Future Generali India Insurance Company Limited
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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st March 2019

Particulars	As at 31st March 2019	As at 31st March 2018
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	91,485	41,136
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	3,327	70,706
6. Others	-	-
(i) Other Deposits	126,385	112,008
(ii) Advances to Employees	3,002	732
(iii) Advances recoverable in cash or kind	190,642	98,114
(iv) Unutilized Service Tax	371,226	255,613
(v) Service Tax paid in Advance	0	-
(vi) MAT Credit Entitlement	252,902	357,126
(vii) Income Tax Refund Recoverable	78,186	-
Total (A)	1,117,155	935,435
Other Assets		
1. Income accrued on Investments	1,083,623	930,055
2. Outstanding Premiums	2,660,235	1,690
3. Agents' Balances	3,756	2,078
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,982,919	1,878,584
6. Due from Subsidiaries / Holding Company	-	-
7. Assets held for unclaimed amount of Policyholders	65,670	60,733
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
9. Others	-	-
(i) Investments Receivable	170,558	320,386
(ii) Interest Accrued other than investment	696	489
Total (B)	5,967,456	3,194,015
Total (A+B)	7,084,611	4,129,449

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



FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 31st March 2019

(Rs. '000)

Particulars	As at 31st March 2019	As at 31st March 2018
1. Agents Balances	101,646	94,498
2. Balances due to other Insurance Companies	4,230,476	1,259,409
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	452,153	134,257
5. Unallocated Premium	1,140,558	1,096,765
6. Sundry Creditors	949,680	750,467
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	19,467,985	16,480,099
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	61,852	49,047
Add: investment income accruing on unclaimed amount	7,771	3,911
11. Others -		
(i) Advance Received	-	-
(ii) Statutory Dues	2,750	3,128
(iii) Book Overdraft	569,710	501,830
Total	26,984,580	20,373,411

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



FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2019

(Rs. '000)

Particulars	As at 31st March 2019	As at 31st March 2018
1. Reserve for Unexpired risk	9,532,982	8,065,548
2. For Taxation	7,779	-
(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	318,347	271,566
Total	9,859,108	8,337,114

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



FORM NL-19 MISC EXPENDITURE SCHEDULE
Miscellaneous Expenditure (to the extent not written off or adjusted) as on 31st March 2019

Particulars	As at	As at
	31st March 2019	31st March 2018
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-
	TOTAL	

Receipts and payments for the year ended 31st March 2019

(Rs. ' 000)

Sr.No.	Particulars	For the year period	For the year period
		31st Mar 2019	31st Mar 2018
A.	Cash Flow from Operating Activities		
1	Premium received from Policyholders, including advance receipts and service tax	27,484,684	23,789,890
2	Others Receipts	-	-
3	Payment to Reinsurers, net of commissions and claims	(3,703,957)	(2,374,653)
4	Payment to Coinsurers, net of claims recovery	(15,681)	(128,842)
5	Payment of Claims	(10,107,818)	(9,221,365)
6	Payment of Commission and Brokerage	(1,431,190)	(1,010,874)
7	Payment of other Operating Expenses	(6,654,698)	(5,597,486)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	(5,464)	(12,548)
10	Income tax paid (Net)	(221,615)	(151,012)
11	Service Tax / CST Paid	(2,006,095)	(1,766,706)
12	Other Payments	-	-
	Cash Flow before Extraordinary items	3,338,166	3,526,406
	Cash Flow from Extraordinary operations	-	-
	Net Cash Flow From Operating Activities	3,338,166	3,526,406
B	Cash Flow from Investment Activities		
1	Purchase of Fixed Assets	(118,334)	(96,782)
2	Proceeds from Sale of Fixed Assets	243	381
3	Purchase of Investments	(158,795,356)	(12,254,072)
4	Loans disbursed	-	-
5	Sale of Investments	151,819,328	7,203,209
6	Repayments received	-	-
7	Rent/Interests/Dividends Received	2,441,073	2,203,077
8	Investment in money market instruments and in liquid mutual fund (Net)*	814,922	(20,942)
9	Expenses related to investments	(2,678)	(1,380)
	Net Cash Flow from Investment Activities	(3,840,803)	(2,966,510)
C	Cash Flow from Financing Activities		
1	Proceeds from Issuance of Share Capital	-	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net Cash Flow from Financing Activities	-	-
D	Effect of foreign exchange rates on cash and cash equivalents (Net)	-	-
E	Net Increase/(Decrease) in Cash and Cash Equivalents during the period	(502,636)	559,896
	Cash and Cash Equivalent at the beginning of the year	1,143,444	583,548
	Cash and Cash Equivalent at the end of the year	640,808	1,143,444

*Investment in mutual fund where these are used as parking vehicles pending investment are to be indicated (net)

The form referred to above forms an integral part of Financial Statements

For and on behalf of For and on behalf of the Board of Directors

M. M. Nissim & Co. Khandelwal Jain & Co.

Chartered Accountants Chartered Accountants

FRN 107122W FRN 105049W

G N Bajpai
Chairman

K K Rathi
Director

Shreeraj Deshpande
Principal Officer

Sanjay Khemani Narendra Jain

Partner Partner Devi Dayal Garg

Membership No. 04 Members/ Chief Finance Officer

Rajiv Joshi

Company Secretary

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



FORM NL-21 Statement of Liabilities

Insurer: **Future Generali India Insurance Company Ltd**

Date: **Date - 31.03.2019**

(Rs in Lakhs)

Statement of Liabilities				
	As on 31st March 2019		As on 31st March 2018	
Description	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)	128,219	95,330	104,621	80,655
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	128,219	95,330	104,621	80,655
Outstanding Claim Reserve (other than IBNR reserve)....(d)	114,869	78,733	106,172	78,024
IBNR Reserve.... ('e)	145,882	115,946	99,269	86,777
Total Reserves for Technical Liabilities(f)=(c)+(d)+('e)	388,970	290,010	310,062	245,456

Future Generali India Insurance Company Limited
CIN: U06030MH2006PLC026287
IRDAI Registration No 132, dated 4th September, 2007



FORM-NI-22		Geographical Distribution of Business	
Insurer: Future Generali India Insurance Company Limited		Date: 31.03.2019	
(Rs in Lakhs)		GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:	
STATES	Fire	Marine (Cargo)	Marine (Hull)
	For the qtr	Upto the qtr	the qtr
Andhra Pradesh	579.10	1,930.10	
Andaman & Nicobar Is.	-	-	-
Assam	8.75	23.40	-
Bihar	19.01	69.71	-
Chandigarh	54.17	277.43	-
Chhattisgarh	16.38	45.05	-
Delhi	59.98	1,746.16	-
Goa	5.37	14.97	-
Gujarat	183.36	856.73	-
Haryana	45.71	197.37	-
Himachal Pradesh	-	-	-
Jammu & Kashmir	1.03	5.07	-
Jharkhand	18.50	60.65	-
Karnataka	1,039.75	2,417.62	-
Kerala	33.59	231.44	-
Madhya Pradesh	46.66	148.44	-
Maharashtra	2,260.99	14,416.94	-
Orissa	23.54	117.12	-
Punjab	17.19	41.95	-
Rajasthan	43.12	134.31	-
Tamil Nadu	389.29	1,748.21	-
Telangana	4.61	20.62	-
Tripura	1.98	8.26	-
Uttar Pradesh	65.47	277.03	-
Uttarakhand	45.74	177.17	-
West Bengal	123.80	495.47	-
Goa	33.13	149.51	-
TOTAL	5,520.03	25,556.87	
		1,658.52	7,086.18
		1,014.37	4,156.96
		13,639.82	49,555.81
		19,885.65	64,791.10
		1,283.11	4,752.05
		1,958.58	6,513.49
		10,439.27	28,109.24
		232.29	1,884.11
		21,502.14	50,002.23
		3,715.93	13,505.73
		80,849.71	255,393.77

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-23 Reinsurance Risk Concentration

Insurer: **Future Generali India Insurance Company Limited**Date: **31.03.2019**

(Rs in Lakhs)

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
Outside India						
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	1,662	-	48	1.94%
3	No. of Reinsurers with rating A but less than AA	58	17,238	1,563	2,111	23.78%
4	No. of Reinsurers with rating BBB but less than A	10	2,157	305	0	2.80%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	71	21,057	1,867	2,159	28.52%
With In India						
1	Indian Insurance Companies	11	2,000	63	1,967	4.58%
2	FRBs	7	4,210	1,023	187	6.16%
3	GIC Re	1	43,991	7,412	2,014	60.74%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	19	50,201	8,498	4,167	71.48%
	Grand Total (C)= (A)+(B)	90	71,258	10,366	6,327	100.00%

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



FORM NL-24 Ageing of Claims

Insurer: Future Generali India Insurance Company Limi Date:

31.03.2019

(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	50	53	64	51	40	258	1966.59
2	Marine Cargo	446	298	198	113	63	1118	1632.27
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	17	10	45	34	14	120	618.24
5	Motor OD	21811	3198	511	169	51	25740	7752.80
6	Motor TP	19	109	94	194	842	1258	5693.48
7	Health	32627	1522	373	243	128	34893	10628
8	Overseas Travel	97	47	33	23	4	204	337
9	Personal Accident	550	243	130	88	65	1076	1329
10	Liability	0	0	2	2	3	7	30.11
11	Crop	137	0	0	0	0	137	33.79
12	Miscellaneous	1116	740	264	129	68	2317	1997.26

Future General India Insurance Company Limited
CIN: U66000MH2004PLC063207



INDIAN Registration No:124 dated 4th September, 2007

FORM NL-29 : Quarterly claims data for Non-Life

Insurer: Future General India Insurance Company Limited Date: 31.03.2019

No. of claims only																
S. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor GD	Motor TP	Health	Dominant Transit	Personal Accident	Liability	Cyber	Credit	Miscellaneous	Total	
1	Claims Q3 of the beginning of the period	355	1497	0	364	4137	8001	4711	1387	3015	35	7551	0	2173	13517	
2	Claims reported during the period	1075	1677	0	115	28595	1000	18461	106	13395	13	409	0	1486	75879	
3	Claims Settled during the period*	259	1118	0	120	25760	1208	34859	204	3076	7	137	0	2317	87328	
4	Claims Rejected during the period	76	230	0	31	125	0	1795	308	533	0	0	0	204	1521	
5	Claims closed during the period*	74	220	0	23	1196	39	0	0	5	0	0	0	1127	1590	
6	Claims Q3 ended of the period	881	1111	0	405	1110	7885	4400	135	731	40	7551	0	2314	10472	
	Less than 3 months	182	107	0	70	1254	700	3000	121	15	11	0	0	1401	11413	
	3 months to 6 months	139	247	0	40	448	100	531	121	10	4	0	0	186	2460	
	6 months to 1 year	221	190	0	81	176	1077	237	145	25	9	1	0	201	2360	
	1 year and above	335	237	0	105	478	1104	67	92	28	14	7000	0	304	12118	

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



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 March 2019

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	30,046	8,032	19,194	4,436	3,005	2,879	3,005
02	Marine Cargo	7,160	5,023	5,241	3,530	1,005	1,059	1,059
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	114,347	107,799	74,923	69,282	21,560	20,785	21,560
05	Engineering	4,191	1,241	2,531	360	419	380	419
06	Aviation	-	-	35	4	-	5	5
07	Liability	1,884	705	181	96	283	41	283
08	Health Insurance	36,009	27,342	23,646	17,873	5,468	5,362	5,468
09	Miscellaneous	16,457	12,327	7,557	6,911	2,465	2,073	2,465
10	Crop Insurance	50,002	9,675	23,089	5,198	5,000	3,463	5,000
	Total	260,096	172,145	156,397	107,690	39,205	36,047	39,264

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



FORM NL-27 Offices information for Non-Life

Insurer: **FUTURE GENERALI INDIA INSURANCE** Date:

Jan 2019- Mar 2019

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		126
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this year	0
5	No. of branches closed during the year		1
6	No of branches at the end of the year		126
7	No. of branches approved but not opened		0
8	No. of rural branches		5
9	No. of urban branches		43

(Read with Regulation 10)

Statement as on :31st March 2019

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	
	b. Investments (Shareholder's Fund)	8A	
2	Loans	9	
3	Fixed Assets	10	
4	Current Assets		
	a. Cash and Bank	11	
	b. Advances and Other Assets	12	
5	Current Liabilities		
	a. Current Liabilities	13	
	b. Provisions	14	
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and I A/c		
	Application of Funds as per Balance Sheet (A)		

No.	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	
2	Fixed Assets (If Any)	10	
3	Cash and Bank Balance (If any)	11	
4	Advances and Other Assets (If Any)	12	
5	Current Liabilities	13	
6	Provisions	14	
7	Misc Exp not written Off	15	
8	Debit Balance of P and I A/c		

TOTAL(B)

(A-B)

'Investment Assets' as per FORM 3B

Section II

No.	Investment Assets	Reg. %	SH	PI	Book Value (SH + PI)	% 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%	14,882.48	70,160.27	85,042.75	23.39		85,042.75	84,347.53
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	22,812.21	107,543.25	130,355.46	35.85		130,355.46	130,251.11
3	Investment subject to Exposure Norms								
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%							
	1. Approved Investments		6,608.32	31,153.53	37,761.85	10.39	0.00	37,761.85	37,940.31
	2. Other Investments		649.41	3,061.53	3,710.94	10.00	0.00	3,710.94	3,672.75
	b) Infrastructure Investments	Not Less than 10%							
	1. Approved Investments		14,932.73	70,397.18	85,329.91	23.47	0.00	85,329.91	65,861.03
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Approved Investments		0.00	18,049.03	85,088.38	103,137.50	26.37	(344.48)	102,792.82
	d) Other Investments	Not Exceeding 55%	0.00	875.33	2,712.36	3,287.59	0.96	(365.82)	2,901.77
	Total Investment Assets	100%	0.00	63,627.04	299,956.02	363,583.06	100.00	(730.30)	362,852.76

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 : 17th May 2019

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

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

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.

PART - A

(Rs in Lakhs)

Signature: _____

Full Name : Ritesh Jwarajka

Head of Finance

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



FORM NL-29				Detail regarding debt securities			
FORM NL-29 DEBT SECURITIES							
Insurer:				Future Generali India Insurance Company Ltd		Date:	As on 31 st Mar 2019

Detail Regarding debt securities								(Rs in Lakhs)
	MARKET VALUE				Book Value			
	As at 31 st Mar 2019	As % of total for this class	As at 31 st Mar 2018	As % of total for this class	As at 31st Mar 2019	as % of total for this class	As at 31st Mar 2018	as % of total for this class
Break down by credit rating								
AAA rated	170,958.10	49.30	120,634.08	41.66	169,678.20	49.04	119,204.16	41.25
AA or better	42,153.29	12.16	50,010.01	17.27	42,340.68	12.24	49,174.89	17.02
Rated below AA but above A	1,638.15	0.47	-	-	1,499.71	0.43	-	-
Rated below A but above B	252.78	0.07	-	-	250.00	0.07	-	-
Rated D	1,507.31	0.43	-	-	1,860.88	0.54	-	-
Any other (Sovereign Rating)	130,251.11	37.56	118,939.72	41.07	130,355.46	37.68	120,586.03	41.73
Total	346,760.73	100.00	289,583.82	100.00	345,984.93	100.00	288,965.09	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	33,777.10	9.74	4,129.21	1.43	33,732.97	9.75	4,118.10	1.43
more than 1 year and upto 3years	45,976.93	13.26	47,878.85	16.53	45,898.12	13.27	47,231.50	16.35
More than 3years and up to 7years	96,064.97	27.70	75,172.97	25.96	94,637.90	27.35	74,098.03	25.64
More than 7 years and up to 10 years	130,565.51	37.65	117,493.53	40.57	131,053.56	37.88	118,578.73	41.04
above 10 years	40,376.23	11.64	44,909.26	15.51	40,662.38	11.75	44,938.72	15.55
Total	346,760.73	100.00	289,583.82	100.00	345,984.93	100.00	288,965.09	100.00
Breakdown by type of the issuer								
a. Central Government	86,394.58	24.91	80,164.92	27.68	87,097.78	25.17	81,673.93	28.26
b. State Government	43,856.53	12.65	38,774.81	13.39	43,257.68	12.50	38,912.11	13.47
c. Corporate Securities	216,509.62	62.44	170,644.09	58.93	215,629.47	62.32	168,379.06	58.27
Total	346,760.73	100.00	289,583.82	100.00	345,984.93	100.00	288,965.09	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
CIN: U66030MH2006PLC165287
IRDAI Registration No 152, dated 4th September, 2007



FORM ML-3 Analytical Ratios

Insurer: Future Generali India Insurance Co.Ltd. Date: 31-Mar-19

Analytical Ratios for Non-Life companies (Rs in Lakhs)			
Sl.No.	Particular	For the year ended 31st March 2019	For the year ended 31st March 2018
1	Gross Direct Premium Growth Rate	16%	1%
	Fire	6%	10%
	Marine	17%	1%
	Accident	100%	100%
	Health	100%	100%
	Engineering	1%	1%
	Aviation	100%	100%
	Liability	1%	1%
	Motor (CD)	1%	1%
	Motor (TP)	100%	100%
	Motor (Total)	10%	10%
	Workmen Compensation	1%	1%
	Weather/Crop	10000%	1%
	Others	1%	10%
	Miscellaneous (Total)	10%	1%
2	Gross Direct Premium to Net Worth	1.12	1.12
3	Growth rate of Net Worth	10%	11%
4	Net Retention Ratio	100%	100%
	Fire	100%	100%
	Marine	1%	1%
	Accident	100%	100%
	Health	100%	100%
	Engineering	100%	100%
	Aviation	1%	1%
	Liability	1%	1%
	Motor (CD)	100%	100%
	Motor (TP)	100%	100%
	Motor (Total)	100%	100%
	Workmen Compensation	100%	100%
	Weather/Crop	10%	10%
	Others	1%	1%
	Miscellaneous (Total)	11%	100%
5	Net Commission Ratio	1%	1%
	Fire	1%	1%
	Marine	100%	100%
	Accident	1%	100%
	Health	1%	1%
	Engineering	100%	1%
	Aviation	1%	100%
	Liability	1%	1%
	Motor (CD)	100%	1%
	Motor (TP)	1%	1%
	Motor (Total)	1%	1%
	Workmen Compensation	100%	100%
	Weather/Crop	100%	10000%
	Others	1%	1%
	Miscellaneous (Total)	1%	1%
6	Expense of Management to Gross Direct Premium	100%	100%
7	Expense of Management to Net Written Premium	100%	100%
8	Net Incurred Claims to Net Earned Premium	100%	100%
9	Combined Ratio	100%	100%
10	Technical Reserves to Net Premium Ratio	1.00	1.00
11	Underwriting Balance Ratio	100%	100%
12	Operating Profit Ratio	1%	1%
13	Liquid Assets to Liabilities Ratio	0.10	0.10
14	Net Earning Ratio	1%	1%
15	Returns on Net Worth Ratio	10%	10%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.00	1.00
17	NPA Ratio		
	Gross NPA Ratio	1%	1%
	Net NPA Ratio	100%	1%

Equity Holding Pattern			
1	(a) No. of shares	800001700	800001700
2	(b) Percentage of shareholding (Indian / Foreign)	76.5% / 23.5%	76.5% / 23.5%
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)	1.40	0.97
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.40	0.97
6	(i) Book value per share (Rs.)	9.60	8.12

Future Generali India Insurance Company Limited
CIN: U66000MH2004PLC1645297
IRDAI Registration No 132 dated 6th September, 2007



Issuer: Future Generali India Insurance Company Limited

Date: 11.03.2019

Related Party Transactions							
(Rs. in Lakhs)							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the year ended 31st March 2019		For the year ended 31st March 2018	
				Amount (000)	Outstanding amount carried to balance sheet, payable/receivable (000)	Amount (000)	Outstanding amount carried to balance sheet, payable/receivable (000)
1	Future Enterprises Limited	Joint Venture	Rent & Maintenance for premises owned	-	-	-	-
			Operating expenses	-	-	-	-
			Insurance Premium	27,176	-	-	-
			Recovery Claims paid	6,751	27,406	-	-
			Deposit Received	-	-	100	-
			Deposit Paid	-	-	100	-
			Unallocated Premium	507	-	-	-
			Recovery Claims	-	-	-	-
			Equity Shares Issued	-	-	-	-
2	Amberstone General WFA	Former Group Co.	Reinsurance premium	202,761	-	728,058	-
			Commission on reinsurance	29,072	-	113,764	-
			Claims recovery on reinsurance	26,751	-	204,256	-
			Recovery towards Expenses Received	2,072	70	5,967	2,462
3	Generali Participations Netherlands N.V. (Formerly known as Participatie Maatschappij)	Joint Venture	Equity Shares Issued	500	-	500	-
4	Shinde Advisory Services Private	Joint Venture	Equity Shares Issued	500	-	500	-
5	Key Managerial Personnel	MD & CEO/ CFO and Company Secretary	Remuneration for the period Insurance Premium Received	36,359	-	41,486	-
				-	-	-	-
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	24,904	-	19,766	2,675
			Operating expenses incurred by our company on their behalf	31,140	14,689	25,307	-
			Rent/ Rent Expenses on our behalf	792	-	500	-
			Rent/ Rent Expenses by our company on their behalf	85	-	-	-
			Other transactions	-	-	-	-
			Settlement paid/ received	-	-	17,080	-
			Insurance Premium	1,050	-	1,070	-
			Unallocated Premium received/ paid	171	-	61	62
			Recovery Claims Paid	605	20	-	-
			Recovery Premium Paid	4,095	76	5,143	(125)

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



FORM NL- Products Information

Insurer: Date:

Products Information							
List below the products and/or add-ons introduced during the period							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Future Health Suraksha		FGIHLIP19071V021819	Health		6/Mar/18	22/Oct/18
2							
3							
4							

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-33 - SOLVENCY MARGIN - KGII



FORM KG

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 31st March 2019

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		355,702
	Deduct:		
(B)	Current Liabilities as per BS		58,850
(C)	Provisions as per BS		290,010
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		6,842
(F)	Available Assets		73,278
	Deduct:		73,278
(G)	Other Liabilities		19,577
(H)	Excess in Shareholder's funds (F-G)		53,701
(I)	Total ASM (E+H)		60,543
(J)	Total RSM		39,264
(K)	Solvency Ratio (Total ASM / Total RSM)		1.54

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: January 2019 - March 2019

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. Sanjay Jain	Additional Director	Nil
11	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
16	Ms. Ritu Sethi	Head - Internal Audit	Nil
17	Mr. Anurag Sinha	SVP Bancassurance	Nil
18	Mr. Ritesh Jiwarajka	Head of Finance	Resigned with effect from 15/02/2019
19	Mr. Devi Dayal Garg	Chief Financial Officer	Appointed with effect from 15/02/2019
20	Mr. Ajinkya Bannore	Company Secretary	Resigned with effect from 15/02/2019
21	Mr. Rajiv V Joshi	Principal Compliance Officer, Company Secretary & Head-Legal	Appointed with effect from 15/02/2019
22	Mr. Shreeraj Deshpande	Principal Officer & Officiating CEO	Nil

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



FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code:

Future Generali India Insurance Co. Ltd (Registration No 132)

Statement as on:

3/31/2019

Name of the Fund General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		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?	Has there been any Principal		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision ?									Amount	Board Approval Ref			
	Infrastructure Leasing & Financial Services Ltd	NCD			1,973.38		131.48		21-Sep-18							15%	300.00
	ILFS Financial Services Ltd	NCD			250.00		25.75		28-Dec-18							25%	62.50

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:

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
B. FORM 7A shall be submitted in respect of each 'fund'.
C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Signature

Full Name and Designation: Ritesh Jiwarajka
Head of Finance

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132, dated 4th September, 2007

FORM-2

(Read with Regulation 10)

Statement as on 31st March 2019

Statement of Down Graded Investments

Periodicity of Submission : Quarterly



PART-A

(Rs in Lakhs)

No.	Name of the Security	COI	Amount	Date of	Rating Agency	Original Grade	Current Grade	Date of	Remarks
A During the quarter									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280.00	10/9/2012	CARE	CARE AA	CARE A+	3/6/2019	
2	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398.00	1/20/2012	BRICKWORKS	BWR AAA	BWR AA	2/15/2019	
3	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398.00	1/20/2012	CARE	CARE AA	CARE A+	3/6/2019	
4	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	EPBT	2,484.00	1/3/2017	CARE	CARE AA+	CARE AA	2/18/2019	
5	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	BRICKWORKS	BWR AA+	BWR AA	3/9/2019	
6	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	CARE	CARE AA-	CARE A	3/31/2019	
7	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	BRICKWORKS	BWR AA+	BWR AA	3/9/2019	
8	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	CARE	CARE AA-	CARE A	3/31/2019	
9	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	EPBT	500.00	9/19/2014	CARE	CARE AA+	CARE AA	2/18/2019	
10	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	7/16/2010	CARE	CARE A+	CARE A-	3/31/2019	
11	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	CARE	CARE AAA	CARE AA+	2/3/2019	
12	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	CARE	CARE AAA	CARE AA+	2/3/2019	
13	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	7/16/2010	CARE	CARE AA+	CARE AA	2/3/2019	
14	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	CARE	CARE AA+	CARE AA-	3/6/2019	
15	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	CARE	CARE AA+	CARE AA-	3/6/2019	
16	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	7/16/2010	CARE	CARE AA	CARE A+	3/6/2019	
17	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	BRICKWORKS	BWR AAA	BWR AA+	2/3/2019	
18	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	BRICKWORKS	BWR AAA	BWR AA+	2/3/2019	
B As on Date									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280.00	10/9/2012	CARE	CARE AAA	CARE AA+	3/24/2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280.00	10/9/2012	CARE	CARE AA+	CARE AA	10/8/2018	
3	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250.00	1/3/2012	CARE	CAREAAA	CARE D	9/17/2018	
4	10.30% Yes Bank Limited (mat date 25 July 2021)	EPBT	1,000.00	6/30/2014	ICRA	ICRA AAA	ICRA AA	11/28/2018	
5	10.30% Yes Bank Limited (mat date 25 July 2021)	EPBT	1,000.00	6/30/2014	CARE	CARE AAA	CARE AA+	11/28/2018	
6	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398.00	1/20/2012	CARE	CARE AA+	CARE AA	10/8/2018	
7	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	1/15/2015	ITICH	AAA(IND)	AA+(IND)	6/28/2018	
8	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	1/15/2015	ICRA	ICRA AAA	ICRA AA+	11/14/2018	
9	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT	1,000.00	5/20/2015	ITICH	AAA(IND)	AA+(IND)	6/28/2018	
10	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT	1,000.00	5/20/2015	ICRA	ICRA AAA	ICRA AA+	11/14/2018	
11	8.72% ILFS2025 (mat date 21 Jan 2025)	IODS	473.45	8/29/2018	CARE	CAREAA+	CARE D	9/17/2018	
12	8.80% ILFS2020 (mat date 21st Sep. 2020)	IODS	1,000.00	9/21/2015	ICRA	ICRA AAA	ICRA D	9/17/2018	
13	9.15% Tata Steel Ltd (Mat Dt.24 Jan 2021) SeriesII	EPBT	1,009.00	8/11/2016	CARE	CARE AA+	CARE AA	1/18/2017	
14	9.60% The Great Eastern Shipping Co Ltd (mat date 10th Nov 2019)	EPBT	1,503.00	9/22/2015	CARE	CARE AAA	CARE AA+	10/5/2018	
15	9.70% The Great Eastern Shipping Co Ltd (mat date 25th Apr 2021)	EPBT	502.00	10/19/2012	CARE	CARE AAA	CARE AA+	10/5/2018	
16	9.75% GESCO 2019 (MAT DATE 20 AUG 2019)	EPBT	500.00	3/18/2010	CARE	CARE AAA	CARE AA+	10/5/2018	
17	9.90% ILFS 2025 (mat 27 Aug 2025)	IODS	499.92	8/29/2018	CARE	CAREAA+	CARE D	9/17/2018	
18	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280.00	10/9/2012	CARE	CARE AA	CARE A+	3/6/2019	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398.00	1/20/2012	BRICKWORKS	BWR AAA	BWR AA	2/15/2019	
20	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398.00	1/20/2012	CARE	CARE AA	CARE A+	3/6/2019	
21	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	EPBT	2,484.00	1/3/2017	CARE	CARE AA+	CARE AA	2/18/2019	
22	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	BRICKWORKS	BWR AA+	BWR AA	3/9/2019	
23	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	CARE	CARE AA-	CARE A	3/31/2019	
24	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	BRICKWORKS	BWR AA+	BWR AA	3/9/2019	
25	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	CARE	CARE AA-	CARE A	3/31/2019	
26	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	EPBT	500.00	9/19/2014	CARE	CARE AA+	CARE AA	2/18/2019	
27	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	7/16/2010	CARE	CARE A+	CARE A-	3/31/2019	
28	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	CARE	CARE AAA	CARE AA+	2/3/2019	
29	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	CARE	CARE AAA	CARE AA+	2/3/2019	
30	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	7/16/2010	CARE	CARE AA+	CARE AA	2/3/2019	
31	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	CARE	CARE AA+	CARE AA-	3/6/2019	
32	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	CARE	CARE AA+	CARE AA-	3/6/2019	
33	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	7/16/2010	CARE	CARE AA	CARE A+	3/6/2019	
34	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	8/31/2015	BRICKWORKS	BWR AAA	BWR AA+	2/3/2019	
35	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.00	8/27/2015	BRICKWORKS	BWR AAA	BWR AA+	2/3/2019	

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 : 26th Apr 2019

Signature : _____
Full Name : Devidayal Garg
Chief Financial Officer

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 (SFI) level and also at consolidated level.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

FORM NL- Quarterly Business Returns across line of Business

Insurer: **Future Generali India Insurance Co.Ltd** Date: **Jan 2019- Mar 2019** **4th Qtr**

(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	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5520.03	42545	5,355.07	38202	25556.87	148271.00	24188	129218
2	Cargo & Hull	1658.52	16582	1,327.82	14742	7066.18	61617.00	5831	44357
3	Motor TP	19885.65	35847	14,733.40	0	64791.10	93533.00	52714	22730
4	Motor OD	13639.82	218351	13,011.52	216656	49555.81	767081.00	51020	743085
5	Engineering	1014.37	1606	1,186.10	1628	4156.96	6255.00	4207	6376
6	Workmen's Compensation	822.24	4742	703.91	4168	2951.08	17399.00	2553	15790
7	Employer's Liability	0.00	0	-	0	0.00	0.00	0	0
8	Aviation	0.00	0	-	0	0.00	0.00	8	2
9	Personal Accident	1958.58	135797	1,751.95	107731	6513.49	423229.00	9176	314229
10	Health	10671.56	34050	7,422.26	27813	29493.35	125169.00	24591	105721
11	Others*	25678.94	59041	4,300.50	65028	65308.94	227347.00	16351	632653
	TOTAL	80849.70639	548561	49792.5255	475968	255393.773	1869901	190637.5	2014161

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

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



PERIODIC DISCLOSURES
FORM NL- Rural & Social Obligations (Quarterly Returns)

Insurer: Future Generali India Insurance Co.Ltd Date: 2018-19 4th Qtr

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No of Policies Issued	Premium	Sum Assured
1	Fire	Rural	23878	2843.17	4010047.11
		Social			
2	Cargo & Hull	Rural	6018	457.58	2149425.19
		Social			
3	Motor TP	Rural	12868	8148.59	0.00
		Social			
4	Motor OD	Rural	78880	4896.56	314017.25
		Social			
5	Engineering	Rural	539	309.01	291825.05
		Social			
6	Workmen's Compensation	Rural	1478	334.71	120468.21
		Social			
7	Employer's Liability	Rural	0	0.00	0.00
		Social			
8	Aviation	Rural	0	0.00	0.00
		Social			
9	Personal Accident	Rural	76907	438.74	645613.82
		Social			
10	Health	Rural	4150	113.52	21022.21
		Social			
11	Others*	Rural	39622	1548.66	439279.58
		Social			
Total		Rural	244340	19090.54	7,991,698.42
		Social	-	-	-

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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-40 Business Acquisition through different channels

Insurer: **Future Generali India Insurance Co.Ltd** Date: **Jan 2019 -Mar 2019**

(Rs in Lakhs)

Sl.No.	(RS IN Lakhs) Business Acquisition through different channels					Up to the period		Same period of the previous year	
	Current Quarter		Same quarter Previous Year						
	Channels	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	168907	19,048.62	124041	14,295.74	536206	61913.81	411909	49584.43
2	Corporate Agents-Banks	191386	3,555.74	169477	2,852.91	615913	10505.31	490905	8986.45
3	Corporate Agents -Others	16702	2,067.01	15785	2,074.22	68026	7053.90	63139	6475.04
4	Brokers	74855	19,160.96	68180	14,202.95	270812	68215.90	654816	61725.41
5	Micro Agents	1	7.33	0	0.63	8	17.89	1	6.69
6	Direct Business	79990	35126.70	85747	14927.93	320747	101257.26	372344	61876.05
7	Others	16716	1883.05	12318	1417.47	57380	6390.26	18329	1871.14
	Total (A)	548557	80849.41	475548	49771.85456	1869092	255354.3299	2011443	190525.2162
1	Referral (B)	4	0.29	420	20.67	809	39.44	2718	112.28
	Grand Total (A+B)	548561	80849.71	475968	49792.53	1869901	255393.77	2014161.00	190637.50

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

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FROM NL - 41 GRIEVANCE DISPOSAL



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO January 1, 2019 to March 31, 2019

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 quarter			Complaints Pending at the end of the quarter	complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
	a) Proposal Related	0	22	7	0	13	2	82
	b) Claim	3	51	16	4	32	2	242
	c) Policy Related	3	16	15	0	4	0	120
	d) Premium	0	2	1	0	1	0	5
	e) Refund	0	3	3	0	0	0	10
	f) Coverage	0	0	0	0	0	0	0
	g) Cover Note Related	0	3	1	0	2	0	5
	h) Product	1	9	5	0	5	0	44
	i) Others	1	17	7	0	11	0	93
	Total Number of complaints:	8	123	55	4	68	4	601

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:	1866566
5	Total No. of claims during current year:	149350
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.92
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	16.20

** Total number of claims have been considered as intimated claims

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	a) Upto 7 days	4	0	4
	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	4	0	4

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