

Revenue Accounts for the year ended 31 March 2020

(Rs. '000)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY
		2019-20	2019-20	2018-19	2018-19	2019-20	2019-20	2018-19	2018-19	2019-20	2019-20	2018-19	2018-19	2019-20	2019-20	2018-19	2018-19
1. Premiums earned (Net)	NL-4-Premium Schedule	252,843	917,768	186,158	649,348	146,108	523,435	124,724	482,705	5,166,175	18,374,611	4,805,562	14,615,095	5,559,123	19,835,812	4,316,244	15,747,148
2. Profit/Loss on sale/redemption of Investments		25,504	34,851	853	7,354	4,357	5,738	272	1,748	199,488	257,739	14,172	54,839	229,769	298,299	15,298	63,492
3. Others		(19)	5	655	690	(9)	2	410	434	(56)	994	13,077	14,250	(83)	1,801	14,142	15,377
4. Interest, Dividend & Rent - Gross		58,372	520,167	46,444	375,444	10,893	49,880	12,087	60,355	598,361	2,244,000	563,120	1,479,980	667,637	3,614,077	621,700	3,215,638
Total (A)		337,120	1,772,830	234,110	932,635	155,349	579,054	137,493	545,122	5,963,964	20,877,345	4,985,781	16,561,735	6,456,435	22,729,189	4,967,385	19,044,676
1. Claims Incurred (Net)	NL-5-Claims Schedule	82,466	498,568	(25,255)	447,136	91,067	306,865	110,757	352,959	3,307,105	11,025,811	3,303,024	10,050,595	3,480,659	11,821,244	3,368,266	10,830,490
2. Commission	NL-6-Commission Schedule	(5,755)	69,630	(2,336)	15,350	9,552	72,547	17,086	80,399	243,068	745,666	167,498	676,096	246,863	887,842	182,248	734,825
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	177,119	626,222	373,212	733,794	30,497	137,135	(38,848)	86,720	2,187,221	7,293,453	1,365,223	5,001,835	2,394,836	8,560,810	1,699,587	5,825,319
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Contribution from Shareholders Fund towards excess EC&I		-	-	-	-	(59,389)	(59,389)	-	-	(1,479,322)	(1,479,322)	-	-	-	(1,738,915)	(1,738,915)	-
Total (B)		254,006	1,179,438	345,621	1,206,325	71,727	477,058	69,676	529,078	4,657,896	17,675,685	4,835,745	15,877,526	4,383,445	19,530,081	5,270,341	17,298,634
Operating Profit/(Loss)		83,072	94,800	(111,511)	(263,413)	83,622	101,896	48,518	22,044	1,906,098	3,081,912	(239,963)	892,411	3,072,792	3,198,208	(302,956)	653,842
Appropriations																	
Transfer to Shareholders' Funds		83,072	94,800	(111,511)	(263,413)	83,622	101,896	48,518	22,044	1,906,098	3,081,912	(239,963)	892,411	3,072,792	3,198,208	(302,956)	653,842
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		83,072	94,800	(111,511)	(263,413)	83,622	101,896	48,518	22,044	1,906,098	3,081,912	(239,963)	892,411	3,072,792	3,198,208	(302,956)	653,842

(Rs. ' 000)

Particulars	Schedule	For Q4 2019-20	FY 2019-20	For Q4 2018-19	FY 2018-19
1. Operating Profit/(Loss)					
(a) Fire Insurance		83,072	94,400	(111,511)	(263,413)
(b) Marine Insurance		83,622	101,896	48,518	22,044
(c) Miscellaneous Insurance		1,906,098	3,001,912	(239,963)	892,411
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		163,602	557,169	93,265	437,912
Add: Amortisation write up on Securities		(1,248)	3,653	1,370	(4,392)
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		51,501	68,054	2,673	15,737
Less : Loss on sale of investments		(1,103)	(3,541)	(479)	(3,158)
3. Other Income		(5)	-	10,492	10,492
Total (A)		2,285,539	3,823,544	(195,635)	1,107,633
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		204,750	273,750	-	36,250
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		21,683	70,528	(4,751)	35,654
(b) Bad Debts written off		37	37	30	30
(c) Others-CSR		8,254	10,320	3,912	9,875
(d) Contribution to Policyholders Fund towards excess EOM		1,738,915	1,738,915	-	-
Total (B)		1,973,639	2,093,550	(809)	81,809
Profit before Tax (A-B)		311,900	1,729,994	(194,826)	1,025,824
Provision for Taxation (MAT)		(24,556)	(586,477)	(71,515)	(334,672)
Minimum Alternate Tax-Credit		-	-	-	1,054
Deferred Tax		(60,084)	(147,545)	382,348	485,949
Profit / (Loss) after tax		227,260	995,972	116,007	1,178,155
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		557,372	(211,340)	(327,347)	(1,389,495)
Balance carried forward to Balance Sheet		784,632	784,632	(211,340)	(211,340)

(Rs. ' 000)

Particulars	Schedule	As at 31st March, 2020	As at 31st March, 2019
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	9,048,037	8,098,037
Share Application Money Received		127,531	-
Stock Options Outstanding		80,752	8,222
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	784,632	-
Fair Value Change Account			
Policy holder		(190,007)	(60,869)
Shareholder		(41,615)	(12,161)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		9,809,330	8,033,229
Application of Funds			
Investments	NL-12-Investment Schedule	43,259,511	36,285,287
Loans	NL-13-Loans Schedule		
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		1,072,573	948,464
Less Accumulated Depreciation		891,756	790,143
Net Block		180,817	158,321
Capital Work in Process		17,179	10,601
		197,996	168,922
Deferred Tax Assets		338,404	485,949
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	2,135,655	640,808
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	8,706,043	7,084,611
		10,841,698	7,725,419
Current Liabilities	NL-17-Current Liabilities Schedule	32,949,953	26,984,580
Provisions	NL-18-Provisions Schedule	11,878,325	9,859,108
Total (B)		44,828,278	36,843,688
Net Current Assets (A - B)		(33,986,581)	(29,118,269)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		-	211,340
Total		9,809,330	8,033,229

Contingent Liabilities

Particulars	As at 31st March, 2020	As at 31st March, 2019
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	11,548	-
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	461,503	436,779
Reinsurance obligations to the extent not provided for in accounts	-	-
Others	-	-
Total	473,051	436,779

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FORM NL-4-PREMIUM SCHEDULE

Particulars	Fire		Marine		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19
Premium from direct business written	552,094	2,555,687	165,852	706,618	-	-	165,852	706,618	195,858	651,349	1,067,183	2,949,373	101,437	415,696	-	-
Add : Premium on reinsurance accepted	50,501	448,899	3,340	9,400	-	-	3,340	9,400	-	264	-	-	9,597	3,414	-	-
Less: Premium on reinsurance ceded	413,709	2,201,303	63,394	213,730	-	-	63,394	213,730	28,542	96,687	322,146	770,024	60,603	294,986	-	-
Net Premium	188,796	803,283	105,798	502,288	-	-	105,798	502,288	167,316	554,926	745,037	2,179,349	50,431	124,124	-	-
Adjustment for change in reserve for unexpired risks	2,638	153,935	(18,926)	19,583	-	-	(18,926)	19,583	35,720	72,472	233,669	280,683	(685)	(18,780)	-	(5)
Total Premium Earned (Net)	186,158	649,348	124,724	482,705	-	-	124,724	482,705	131,596	482,454	511,368	1,898,666	51,116	142,904	-	5

(Rs. ' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19	For Q4 2018-19	FY 2018-19
Premium from direct business written	46,088	179,838	1,363,109	4,954,708	1,989,438	6,479,983	3,352,547	11,434,691	82,224	295,108	2,150,213	5,000,223	371,565	1,350,794	8,084,971	25,539,377
Add : Premium on reinsurance accepted	-	8,274	-	-	-	-	-	-	-	-	-	-	-	-	63,438	470,251
Less: Premium on reinsurance ceded	24,116	117,776	71,457	279,937	125,356	374,857	196,813	654,794	4,687	16,316	1,734,158	4,032,691	42,009	396,739	2,890,177	8,795,046
Net Premium	21,972	70,336	1,291,652	4,674,771	1,864,082	6,105,126	3,155,734	10,779,897	77,537	278,792	416,055	967,532	329,556	954,055	5,258,232	17,214,582
Adjustment for change in reserve for unexpired risks	3,645	1,988	142,138	(22,030)	425,565	664,621	567,703	642,591	9,321	16,360	83,105	131,343	25,798	167,264	941,988	1,467,434
Total Premium Earned (Net)	18,327	68,348	1,149,514	4,696,801	1,438,517	5,440,505	2,588,031	10,137,306	68,216	262,432	332,950	836,189	303,758	786,791	4,316,244	15,747,148

FORM MI-3 - CLAIMS SCHEDULE

CLAIMS INCURRED (NET) for the year ended 31 March 2020

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY
	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20
Claims Paid																
Direct	702,532	1,632,286	526,280	373,490	-	-	106,200	373,490	68,175	251,025	613,800	2,465,794	28,929	132,867	-	-
Add: Reinsurance accepted	20,098	121,250	7,735	15,972	-	-	7,735	15,972	-	-	-	-	0	2,953	-	-
Less: Reinsurance ceded	729,442	1,327,268	518,545	69,192	-	-	10,465	69,192	68,175	23,000	179,075	711,507	21,771	109,195	-	-
Net Claims Paid	63,188	425,767	105,470	329,370	-	-	103,470	329,370	49,875	198,025	437,725	1,724,277	7,158	26,625	-	-
Add: Claims outstanding at the end	703,302	700,302	340,689	340,689	6	6	340,696	340,696	261,014	261,014	360,641	360,641	106,996	106,996	5,084	5,084
Less: Claims outstanding at the beginning	703,704	637,591	333,054	354,102	0	-	333,054	354,102	271,032	313,652	329,680	329,680	114,126	95,081	1,796	1,796
Total Claims Incurred	63,696	488,586	99,081	309,957	6	6	99,087	309,961	30,137	146,050	469,726	1,880,754	26	61,706	3,380	3,380

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Workmen/Comp		Others		Total	
	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY
	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20
Claims Paid																
Direct	296	10,493	880,740	3,676,347	384,088	1,792,564	1,264,789	5,668,913	27,283	118,760	1,702,804	3,568,733	206,040	775,194	4,811,095	14,827,549
Add: Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,823	140,155
Less: Reinsurance ceded	31	1,171	74,692	335,364	7,281	600,806	81,433	343,430	1,364	3,580	1,314,635	3,728,082	27,263	126,653	3,989,717	5,509,720
Net Claims Paid	265	9,322	806,048	3,340,983	376,807	1,191,758	1,183,356	5,123,083	25,919	115,180	388,169	3,840,751	178,777	648,541	2,459,201	9,457,979
Add: Claims outstanding at the end	31,634	31,634	870,645	870,645	16,927,070	16,927,070	17,797,715	17,797,715	163,363	1,394,903	1,394,903	1,394,903	668,930	668,930	21,831,254	21,831,254
Less: Claims outstanding at the beginning	22,184	16,926	757,726	805,426	16,038,676	15,918,688	16,796,802	16,199,674	146,088	1,401,155	1,464,795	1,396,485	669,324	871,389	20,608,367	19,467,864
Total Claims Incurred	9,545	23,076	938,093	3,505,412	1,205,185	3,215,772	3,164,166	6,723,121	45,762	1,506,043	319,376	1,067,007	237,647	445,761	3,489,856	11,621,244

FORM NI-5 - CLAIMS SCHEDULE

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Claims Paid																
Direct	196,161	842,410	163,226	439,556	-	-	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	-	-	-	1,393	-	-	-	-	-	667	-	-
Less: Reinsurance ceded	111,687	617,016	61,704	133,526	-	-	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	-	-	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	-	-	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	459,678	344,887	308,566	-	-	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	-	-	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		Total Motor		Workmen Compensatio		Weather/Crop		Others		Total	
	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Claims Paid																
Direct	3,010	4,797	775,280	3,165,376	569,348	2,066,746	1,344,628	5,232,122	35,006	88,954	3,379	32,923	164,722	565,177	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	75,935	352,004	1,781	4,518	2,809	27,922	27,374	95,289	612,205	2,056,271
Net Claims Paid	2,564	5,587	735,347	2,924,836	533,346	1,955,282	1,268,693	4,880,118	33,225	84,436	570	5,001	137,348	469,888	2,007,191	7,842,602
Add : Claims outstanding at the end	16,978	16,978	805,626	805,626	15,394,048	15,394,048	16,199,674	16,199,674	140,155	140,155	536,685	536,685	871,389	871,389	19,467,985	19,467,985
Less : Claims outstanding at the beginning	18,005	12,963	703,949	757,822	14,555,497	13,293,753	15,259,446	14,051,575	141,872	111,384	268,949	21,863	740,576	763,446	18,086,671	16,480,098
Total Claims Incurred	1,537	9,602	837,024	2,972,640	1,371,897	4,055,577	2,208,921	7,028,217	31,508	113,207	268,306	519,823	268,161	577,831	3,388,506	10,830,490

(Rs.' 000)



COMMISSION For the year ended 31 March 2020

COMMISSION For the year ended 31 March 2020

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Expenditures	Expenditure		Fiscal 1991		Fiscal 1992		Fiscal 1993		Fiscal 1994		Fiscal 1995		Fiscal 1996		Fiscal 1997		Fiscal 1998		Fiscal 1999		Fiscal 2000		Fiscal 2001		Fiscal 2002		Fiscal 2003		Fiscal 2004		Fiscal 2005		Fiscal 2006		Fiscal 2007		Fiscal 2008		Fiscal 2009		Fiscal 2010		Fiscal 2011		Fiscal 2012		Fiscal 2013		Fiscal 2014		Fiscal 2015		Fiscal 2016		Fiscal 2017		Fiscal 2018		Fiscal 2019		Fiscal 2020		Fiscal 2021		Fiscal 2022		Fiscal 2023		Fiscal 2024		Fiscal 2025		Fiscal 2026		Fiscal 2027		Fiscal 2028		Fiscal 2029		Fiscal 2030		Fiscal 2031		Fiscal 2032		Fiscal 2033		Fiscal 2034		Fiscal 2035		Fiscal 2036		Fiscal 2037		Fiscal 2038		Fiscal 2039		Fiscal 2040		Fiscal 2041		Fiscal 2042		Fiscal 2043		Fiscal 2044		Fiscal 2045		Fiscal 2046		Fiscal 2047		Fiscal 2048		Fiscal 2049		Fiscal 2050		Fiscal 2051		Fiscal 2052		Fiscal 2053		Fiscal 2054		Fiscal 2055		Fiscal 2056		Fiscal 2057		Fiscal 2058		Fiscal 2059		Fiscal 2060		Fiscal 2061		Fiscal 2062		Fiscal 2063		Fiscal 2064		Fiscal 2065		Fiscal 2066		Fiscal 2067		Fiscal 2068		Fiscal 2069		Fiscal 2070		Fiscal 2071		Fiscal 2072		Fiscal 2073		Fiscal 2074		Fiscal 2075		Fiscal 2076		Fiscal 2077		Fiscal 2078		Fiscal 2079		Fiscal 2080		Fiscal 2081		Fiscal 2082		Fiscal 2083		Fiscal 2084		Fiscal 2085		Fiscal 2086		Fiscal 2087		Fiscal 2088		Fiscal 2089		Fiscal 2090		Fiscal 2091		Fiscal 2092		Fiscal 2093		Fiscal 2094		Fiscal 2095		Fiscal 2096		Fiscal 2097		Fiscal 2098		Fiscal 2099		Fiscal 2100		Fiscal 2101		Fiscal 2102		Fiscal 2103		Fiscal 2104		Fiscal 2105		Fiscal 2106		Fiscal 2107		Fiscal 2108		Fiscal 2109		Fiscal 2110		Fiscal 2111		Fiscal 2112		Fiscal 2113		Fiscal 2114		Fiscal 2115		Fiscal 2116		Fiscal 2117		Fiscal 2118		Fiscal 2119		Fiscal 2120		Fiscal 2121		Fiscal 2122		Fiscal 2123		Fiscal 2124		Fiscal 2125</
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**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

[illegible]

GENERAL & OPERATING EXPENSES & BENEFITS



Operating Expenses related to Insurance Business for the year ended 31 March 2022

Particulars	FY		Mar/Apr		Mar/Apr		Total Mar/Apr		Insurance Accidents		Health Insurance		Engineering		Aviation	
	For Q3	FY	For Q3	FY	For Q3	FY	For Q3	FY	For Q3	FY	For Q3	FY	For Q3	FY	For Q3	FY
	2022-21	2021-20	2022-21	2021-20	2022-21	2021-20	2022-21	2021-20	2022-21	2021-20	2022-21	2021-20	2022-21	2021-20	2022-21	2021-20
Employee Remuneration & Welfare Benefits	24,540	115,545	16,591	12,647	4	4	16,595	12,651	15,776	45,943	106,415	207,494	4,346	15,139	2,219	2,219
Travel, Conveyance and Vehicle Running Expenses	740	5,556	503	2,279	0	0	503	2,279	531	4,087	12,044	154	154	100	100	100
Training Expenses	21,640	11,105	15,685	12,646	0	0	15,685	12,646	12,105	17,706	16,115	3,605	16,115	3,605	10	10
Rents, Rates, and Taxes	2,234	12,470	1,937	5,540	0	0	1,937	5,540	1,467	4,937	16,353	30,340	407	1,394	233	233
Repairs	1,127	14,525	1,127	17,441	0	0	1,127	17,441	2,440	40,474	16,404	200	16,404	200	10	10
Printing & Stationery	630	7,331	234	1,264	0	0	234	1,264	305	4,099	4,747	17,427	173	136	136	136
Communication	1,045	5,395	440	2,394	0	0	440	2,394	485	3,009	13,079	184	159	105	105	105
Legal & Professional Charges	40,010	1,601	1,601	4,141	0	0	1,601	4,141	11,120	46,326	17,754	274	274	239	239	239
Auditor's Fee, Expenses etc.																
(a) as auditor		211	17	94	0	0	17	94	37	181	7	23	4	4	4	4
(b) as adviser or in any other capacity, in respect of																
(i) Insurance matters	0	1	2	-	-	0	2	1	1	1	11	0	1	0	0	0
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	16,706	111,425	13,077	3,944	111	131	13,077	4,075	4,005	19,307	36,307	97,475	2,261	7,094	5,190	5,190
Interest & Bank Charges	400	2,511	206	1,137	0	0	206	1,137	321	1,307	5,162	94	229	47	47	47
Others																
(i) Insurance Expenses	2,594	14,165	1,052	4,231	-	1	1,052	4,231	1,861	10,072	22,940	40,679	407	2,847	242	242
(ii) Business Support	16,771	111,420	14,037	36,113	(9)	-	14,037	36,113	22,127	76,698	147,752	277,321	21,185	43,915	-	(1)
(iii) Reimbursement	107	373	84	344	-	0	84	344	44	202	366	404	14	40	7	7
(iv) Costs/(Loss) on Foreign Exchange	17	5	7	2	0	0	7	2	9	1	15	1	1	0	0	0
(v) Subscriptions/Membership	20	806	0	359	0	0	0	359	35	429	446	1,061	15	90	15	15
(vi) Insurance	92	239	40	106	0	0	40	106	35	133	294	12	27	4	4	4
(vii) Paid Expenses	71	427	28	279	0	0	28	279	349	440	1,522	14	70	12	12	12
(viii) Miscellaneous	(152)	493	130	308	0	0	130	308	111	1,691	6	7	13	13	13	13
Depreciation	1,205	5,094	589	2,621	0	0	589	2,621	782	3,205	5,336	14,334	207	405	111	111
Service Tax Expenses	200	1,172	177	871	0	0	177	871	141	388	1,132	15	100	26	26	26
Total	177,141	420,222	101,014	101,015	147	147	101,014	101,162	86,411	262,704	373,181	510,264	60,141	109,706	7,486	9,146

Particulars	Indirect		Margin (C)		Margin (F)		Total Margin		Workmen Compensation		Workmen Group		Others		Total	
	For Q3 2019-20	FY 2019-20	For Q3 2019-20	FY 2019-20	For Q3 2019-20	FY 2019-20	For Q3 2019-20	FY 2019-20	For Q3 2019-20	FY 2019-20	For Q3 2019-20	FY 2019-20	For Q3 2019-20	FY 2019-20	For Q3 2019-20	FY 2019-20
Employee Remuneration & Welfare Benefits	2,011	6,098	116,112	524,484	196,814	750,240	193,140	1,274,751	7,014	30,013	50,341	182,880	50,330	128,996	562,976	5,164,807
Travel, Conveyance and Vehicle Running Expenses	449	4,576	21,646	4,274	11,891	11,891	11,102	17,362	272	1,304	8,267	901	2,304	5,027	20,286	97,946
Training Expenses	10	459	2,044	43,681	12,231	75,261	808	1,340	808	77,440	6,243	4,772	6,243	4,772	234,441	
Rent, Rates, and Taxes	149	852	12,744	18,797	10,701	79,931	10,701	19,347	4,839	15,347	13,544	10,870	10,870	22,718	15,870	227,718
Repairs	204	1,129	17,617	25,851	10,515	104,544	17,617	17,617	4,394	14,680	15,651	17,686	15,651	17,686	104,771	
Printing & Stationery	44	502	4,444	16,323	4,980	46,251	11,424	79,948	201	1,043	1,070	11,347	950	7,999	21,231	134,244
Communication	94	544	3,612	8,209	14,115	37,441	14,115	27,949	144	1,265	8,524	1,265	1,265	3,609	12,473	96,409
Legal & Professional Charges	349	945	22,071	33,161	47,213	146,742	36,101	146,742	1,209	5,505	16,470	42,577	35,475	147,640	495,447	
Auditor's Fee, Expenses etc.																
(a) as auditor	1	14	229	932	346	1,333	345	2,261	13	53	86	521	51	229	996	5,847
(b) as adviser or in any other capacity, in respect of																
(i) Insurance matters	0	0	32	5	32	7	34	12	1	0	8	1	0	1	10	32
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	307	1,815	13,077	32,441	13,077	64,144	13,077	1,141	5,191	157,494	203,846	4,444	36,962	26,147	981,061	
Interest & Bank Charges	41	2,779	1,118	4,619	4,619	1,600	4,619	1,600	459	1,600	616	1,710	1,710	1,710	11,031	45,440
Others																
(i) Insurance Expenses	211	1,140	32,011	129,139	44,249	156,609	77,139	381,144	4,964	36,136	36,137	1,312	19,379	122,239	446,533	
(ii) Business Support	1,474	7,649	16,570	61,830	77,434	1,369,019	443,389	2,280,849	11,108	45,261	(18,560)	1,704	24,363	42,694	607,316	2,962,127
(iii) Reimbursement	0	20	1,640	1,640	1,640	1,640	1,640	1,640	32	44	302	139	302	139	1,640	
(iv) Costs/(Loss) on Foreign Exchange	1	0	30	23	100	33	100	33	1	1	24	14	14	4	26	47
(v) Subscriptions/Membership	7	349	1,044	5,714	1,044	8,698	1,044	2,071	25	305	540	1,044	1,044	1,044	14,711	
(vi) Insurance	7	14	444	1,044	1,044	1,044	1,044	1,044	10	10	10	10	10	10	1,044	
(vii) Paid Expenses	7	47	470	2,274	700	4,707	1,270	4,707	24	139	105	105	105	119	11,439	
(viii) Miscellaneous	1	47	12	4,346	107	7,401	107	7,401	5	1,070	49	754	47	47	12,441	
Depreciation	101	4,019	26,123	9,739	26,123	17,240	36,419	61,402	191	1,405	2,407	1,144	1,263	4,425	26,999	107,626
Service Tax Expenses	20	1,104	1,206	4,754	1,206	5,645	1,206	5,645	75	296	496	272	1,450	5,506	27,642	
Total	2,706	24,726	161,701	620,621	452,974	2,409,671	1,409,104	5,101,901	30,482	107,427	367,490	108,421	40,646	2,016,626	2,016,626	9,550,001

Particulars	2023-24		2022-23		2021-22		2020-21		2019-20		2018-19		2017-18		2016-17		2015-16		2014-15		2013-14		2012-13		2011-12		2010-11		2009-10		2008-09		2007-08		2006-07		2005-06		2004-05		2003-04		2002-03		2001-02		2000-01		1999-00		1998-99		1997-98		1996-97		1995-96		1994-95		1993-94		1992-93		1991-92		1990-91		1989-90		1988-89		1987-88		1986-87		1985-86		1984-85		1983-84		1982-83		1981-82		1980-81		1979-80		1978-79		1977-78		1976-77		1975-76		1974-75		1973-74		1972-73		1971-72		1970-71		1969-70		1968-69		1967-68		1966-67		1965-66		1964-65		1963-64		1962-63		1961-62		1960-61		1959-60		1958-59		1957-58		1956-57		1955-56		1954-55		1953-54		1952-53		1951-52		1950-51		1949-50		1948-49		1947-48		1946-47		1945-46		1944-45		1943-44		1942-43		1941-42		1940-41		1939-40		1938-39		1937-38		1936-37		1935-36		1934-35		1933-34		1932-33		1931-32		1930-31		1929-30		1928-29		1927-28		1926-27		1925-26		1924-25		1923-24		1922-23		1921-22		1920-21		1919-20		1918-19		1917-18		1916-17		1915-16		1914-15		1913-14		1912-13		1911-12		1910-11		1909-10		1908-09		1907-08		1906-07		1905-06		1904-05		1903-04		1902-03		1901-02		1900-01		1899-00		1898-99		1897-98		1896-97		1895-96		1894-95		1893-94		1892-93		1891-92		1890-91		1889-90		1888
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FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as at 31 March 2020

		(Rs.'000)	
	Particulars	As at 31st March, 2020	As at 31st March, 2019
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 904,993,749 (Previous year 809,993,749) Equity Shares of Rs. 10 Each	9,049,937	8,099,937
3	Subscribed Capital 904,803,705 (Previous year 809,803,705) Equity Shares of Rs. 10 Each	9,048,037	8,098,037
4	Called Up Capital 904,803,705 (Previous year 809,803,705) Equity Shares of Rs. 10 Each	9,048,037	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	9,048,037	8,098,037

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as at 31 March 2020

Shareholder	As at 31st March, 2020		As at 31st March, 2019	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	67,40,22,834	74.49	60,32,53,705	74.5
Future Enterprises Limited			20,65,50,000	
Shendra Advisory Services Pvt Ltd.	44,32,41,962		39,67,03,705	
Foreign	23,07,80,871	25.51	20,65,50,000	25.5
Generali Participations Netherlands N.V.	23,07,80,871		20,65,50,000	
Others				
Total	90,48,03,705	100	80,98,03,705	100

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as at 31 March 2020

(Rs. '000)

	Particulars	As at 31st March, 2020	As at 31st March, 2019
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	784,632	-
	Total	784,632	-

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



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as at 31 March 2020

(Rs. '000)

	Particulars	As at 31st March, 2020	As at 31st March, 2019
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

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

Investments as at 31 March 2020

(Rs. '000)

Particulars	As at 31st March, 2020	As at 31st March, 2019
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury	12,491,603	9,991,843
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	81,254	231,341
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	7,495,790	6,150,051
(e) Other Securities	-	41,257
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	12,597,419	9,426,408
5. Other than Approved Investments	742,873	560,529
Less: Provision for diminution in the value of investments	(69,728)	(30,213)
Total Long Term Investment	33,339,210	26,371,216
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury	392,082	872,949
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	560	81,295
(c) Derivative Instruments		
(d) Debentures / Bonds	476,212	1,458,968
(e) Other Securities (incl. fixed deposits)	655,852	520,568
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	582,265	832,985
5. Other than Approved Investments	205,083	104,871
Less: Provision for diminution in the value of investments	(164,067)	-
Total Short Term Investment	2,147,989	3,871,636
Total	35,487,199	30,242,852

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

Investments as at 31 March 2020

(Rs. '000)

Particulars	As at 31st March, 2020	As at 31st March, 2019
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,735,878	1,996,342
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	17,796	46,221
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,641,708	1,228,763
(e) Other Securities	-	8,243
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	2,759,053	1,883,369
5. Other than Approved Investments	162,702	111,992
Less: Provision for diminution in the value of investments	(15,272)	(6,037)
Total Long Term Investment	7,301,865	5,268,893
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	85,873	174,413
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	123	16,243
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	104,299	291,498
(e) Other Securities (incl. fixed deposits)	143,643	104,008
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	127,526	166,428
5. Other than Approved Investments	44,917	20,953
Less: Provision for diminution in the value of investments	(35,933)	-
Total Short Term Investment	470,447	773,542
Total	7,772,312	6,042,435

FORM NL-13-LOANS SCHEDULE

Loans as at 31 March 2020

(Rs. '000)

Particulars	As at 31st March, 2020	As at 31st March, 2019
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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as at 31 March 2020

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2019	Additions	Deductions	As at 31st March, 2020	As at 1st April 2019	For the Period	On Sales / Adjustments	As at 31st March, 2020	As at 31st March, 2020	As at 31st March 2019
Intangibles - Computer Softwares	383,263	27,538	-	410,801	333,845	43,135	11	376,969	33,832	49,419
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	167,207	13,405	3,207	177,405	134,388	14,335	2,934	145,789	31,616	32,818
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	46,878	8,480	1,113	54,245	41,199	5,290	1,783	44,706	9,539	5,679
Information & Technology Equipment	253,430	72,723	(4,921)	331,074	210,172	35,825	111	245,886	85,188	43,258
Vehicles	4,802	-	-	4,802	2,244	960	-	3,204	1,598	2,559
Office Equipment	92,883	8,266	6,904	94,245	68,295	8,281	1,374	75,201	19,044	24,588
Others	-	-	-	-	-	-	-	-	-	-
Total	948,464	130,412	6,303	1,072,573	790,143	107,826	6,213	891,756	180,817	158,321
Work in progress									17,179	10,601
Grand Total	948,464	130,412	6,303	1,072,573	790,143	107,826	6,213	891,756	197,996	168,922
Previous Year	852,560	110,157	14,253	948,464	689,206	114,933	13,996	790,143	168,922	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as at 31 March 2020

(Rs. '000)

Particulars	As at 31st March, 2020	As at 31st March, 2019
1. Cash (including cheques, drafts and stamps)	126,729	258,386
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	127,684	-
(bb) Others	1,885	1,885
(b) Current Accounts	1,879,357	380,536
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	2,135,655	640,808
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	2,135,655	640,808
Outside India	-	-

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as at 31 March 2020

(Rs. '000)

Particulars		As at 31st March, 2020	As at 31st March, 2019
Advances			
1. Reserve Deposits with ceding Companies		-	-
2. Application Money for Investments		-	-
3. Prepayments		66,835	91,485
4. Advances to Directors/Officers		-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)		-	3,327
6. Others		-	-
(i) Other Deposits		132,065	126,385
(ii) Advances to Employees		9,423	3,002
(iii) Advances recoverable in cash or kind		146,068	190,642
(iv) Unutilized Service Tax		333,939	371,226
(v) Service Tax paid in Advance		-	-
(vi) MAT Credit Entitlement		15,959	252,902
(vii) Income Tax Refund Recoverable		-	78,186
Total (A)		704,288	1,117,155
Other Assets			
1. Income accrued on Investments		1,197,766	1,083,623
2. Outstanding Premiums		2,982,854	2,660,235
3. Agents' Balances		4,934	3,756
4. Foreign Agencies' Balances		-	-
5. Due from other entities carrying on insurance business		2,169,559	1,982,919
6. Due from Subsidiaries / Holding Company		-	-
7. Assets held for unclaimed amount of Policyholders		87,500	65,670
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]		-	-
9. Others		-	-
(i) Unsettled Investments Contract Receivable		1,558,221	170,558
(ii) Redemption Receivable	25,000	-	-
Less: Provision for Impairment	25,000	-	-
(ii) Interest Accrued other than investment		920	696
Total (B)		8,001,755	5,967,456
Total (A+B)		8,706,043	7,084,611

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as at 31 March 2020

(Rs. '000)

Particulars	As at 31st March, 2020	As at 31st March, 2019
1. Agents Balances	136,742	101,646
2. Balances due to other Insurance Companies	4,544,328	4,230,476
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	957,560	452,153
5. Unallocated Premium	1,868,885	1,140,558
6. Sundry Creditors	1,502,988	949,680
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	21,831,254	19,467,985
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	72,494	61,852
Add: investment income accruing on unclaimed amount	12,694	7,771
11. Others -		
(i) Advance Received	2,950	2,750
(ii) Statutory Dues	261,604	569,710
(ii) Unsettled Investment Contract Payable	1,758,455	-
Total	32,949,953	26,984,580

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



FORM NL-18-PROVISIONS SCHEDULE

Provisions as at 31 March 2020

(Rs. '000)

Particulars	As at 31st March, 2020	As at 31st March, 2019
1. Reserve for Unexpired risk	11,352,398	9,532,982
2. For Taxation	5,744	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	520,183	318,347
b. Provision for diminution in value of investments	-	-
Total	11,878,325	9,859,108

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



FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as at 31 March 2020

(Rs. '000)

Particulars	As at 31st March, 2020	As at 31st March, 2019
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Receipts and payments for the year ended 31st March 2020

NL-20 CASH FLOW

(Rs. '000)

Sr.No.	Particulars	For the year ended 31st Mar 2020	For the year ended 31st Mar 2019
A.	Cash Flow from Operating Activities		
1	Premium received from Policyholders, including advance receipts and service tax	40,589,303	27,484,684
2	Others Receipts	-	-
3	Payment to Reinsurers, net of commissions and claims	(7,230,832)	(3,703,957)
4	Payment to Coinsurers, net of claims recovery	(279,192)	(15,681)
5	Payment of Claims	(15,033,153)	(10,107,818)
6	Payment of Commission and Brokerage	(1,755,622)	(1,431,190)
7	Payment of other Operating Expenses	(9,218,262)	(6,654,698)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	573	(5,464)
10	Income tax paid (Net)	(270,121)	(221,615)
11	Service Tax / GST Paid	(2,597,191)	(2,006,095)
12	Other Payments	-	-
	Cash Flow before Extraordinary items	4,205,503	3,338,166
	Cash Flow from Extraordinary operations	-	-
	Net Cash Flow from / (for) Operating Activities	4,205,503	3,338,166
B	Cash Flow from Investment Activities		
1	Purchase of Fixed Assets	(136,804)	(118,334)
2	Proceeds from Sale of Fixed Assets	158	243
3	Purchase of Investments	(37,977,093)	(158,795,356)
4	Loans disbursed	-	-
5	Sale of Investments	24,439,837	151,819,328
6	Repayments received	-	-
7	Rent/Interests/Dividends Received	3,095,003	2,441,073
8	Investment in money market instruments and in liquid mutual fund (Net)*	6,944,628	1,414,498
9	Expenses related to investments	(3,497)	(2,678)
	Net Cash Flow from / (for) Investment Activities	(3,637,768)	(3,241,227)
C	Cash Flow from Financing Activities		
1	Proceeds from Issuance of Share Capital	950,000	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
5	Share application money received	127,531	-
	Net Cash Flow from / (for) Financing Activities	1,077,531	-
D	Effect of foreign exchange rates on cash and cash equivalents (Net)	-	-
E	Net Increase/(Decrease) in Cash and Cash Equivalents during the period	1,645,266	96,940
1	Cash and cash equivalents at the beginning of the year	1,240,384	1,143,444
2	Cash and cash equivalents at the end of the year	2,885,650	1,240,384
	Break-up of Cash & Cash Equivalents	As at 31st March, 2020	As at 31st March, 2019
1	Cash and Bank Balances as per Schedule 11	2,135,655	640,808
2	Money Market Instruments	749,995	599,576
	Total Cash and Cash Equivalents	2,885,650	1,240,384

*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
M. M. Nissim & Co.
Chartered Accountants
FRN 107122W

For and For and on behalf of the Board of Directors
Khandelwal Jain & Co.
Chartered Accountants
FRN 105049W
G N Bajpai
Chairman

K K Rathi
Director

Varun P Kothari
Partner
Membership No. 115089

Narend Anup Rau
Partner Managing Director & CEO
Membership No. 048725

Devi Dayal Garg
Chief Financial Officer

Rajiv Joshi
Company Secretary

PERIODIC DISCLOSURES

NI -21 STATEMENT OF LIABILITIES



Insurer: Future Generali India Insurance Company Ltd

Date: As at 31 March 2020

(Rs .in Lacs)

Statement of Liabilities				
	As on 31st March, 2020		As on 31st March, 2019	
Description	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	147,980	113,524	128,219	95,330
Premium Deficiency Reserve (PDR)(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	147,980	113,524	128,219	95,330
Outstanding Claim Reserve (other than IBNR reserve)....(d)	121,306	85,863	114,869	78,733
IBNR Reserve.... ('e)	191,836	132,450	145,882	115,946
Total Reserves for Technical Liabilities (f)=(c)+(d)+('e)	461,122	331,837	388,970	290,010

FORM NL-22

Geographical Distribution of Business

PERIODIC DISCLOSURES

Insurer:Future Generali India Insurance Company

Date: As on 31st March 2020

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:



STATES		Fire		Marine (Cargo)		Marine (Hull)		Aviation		Engineering		Motor Own		Motor Third Party		Liability		Personal		Medical Insurance		Overseas		Crop Insurance		All Other		Grand Total	
		For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh		35.73	187.12	4.90	8.37	0.00	0.00	0.00	0.00	7.59	36.02	270.20	1123.91	970.96	3923.60	12.58	41.86	12.28	26.38	27.70	97.79	1.91	15.88	0.00	0.00	4.74	26.31	1348.59	5487.24
Andaman & Nicobar Is.		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assam		24.13	53.35	0.71	3.81	0.00	0.00	0.00	0.00	0.67	232.93	998.07	226.61	635.49	0.09	1.43	1.97	6.16	235.67	926.62	0.07	1.02	0.00	0.00	14.13	40.98	736.32	2667.59	
Bihar		30.65	73.81	0.14	0.50	0.00	0.00	0.00	0.00	53.71	124.50	267.70	1089.71	273.34	967.29	2.11	15.16	8.45	12.66	256.37	1037.62	0.00	0.19	0.00	0.00	13.10	34.00	905.58	3355.43
Chandigarh		98.64	394.86	11.52	36.35	0.00	0.00	0.00	0.00	0.81	8.74	284.09	893.94	606.38	1703.15	15.49	44.05	12.79	44.57	110.65	236.49	14.16	93.09	0.00	0.00	34.79	134.84	1189.31	3590.09
Chhattisgarh		27.89	86.82	0.51	6.03	0.00	0.00	0.00	0.00	3.43	14.21	59.33	234.80	347.03	1255.01	1.85	9.03	4.93	15.45	74.75	251.73	0.18	1.20	0.00	0.00	9.53	27.79	529.44	1902.07
Delhi		589.77	3162.78	215.29	697.68	0.00	0.00	0.00	0.00	80.81	410.68	1704.90	6086.42	1550.91	5208.93	158.26	432.86	86.06	327.20	1699.67	6898.35	6.63	64.00	0.00	0.00	97.39	263.01	6189.70	23551.90
Goa		6.32	21.79	0.00	0.06	0.00	0.00	0.00	0.00	0.69	33.03	150.87	30.13	128.96	0.19	0.19	0.13	0.78	1.57	3.59	0.25	2.36	0.00	0.00	0.75	3.14	72.37	312.43	
Gujarat		286.47	1653.93	177.52	814.22	0.00	0.00	0.00	0.00	52.97	317.56	959.42	3252.58	769.28	2741.67	420.04	1518.93	169.38	630.42	459.77	1491.44	14.66	130.21	0.00	0.00	37.18	205.01	3346.70	12755.95
Haryana		44.52	195.41	7.69	44.89	0.00	0.00	0.00	0.00	0.26	12.00	277.44	952.83	808.67	2210.86	3.46	6.70	1.86	4.72	14.94	58.76	0.53	4.62	0.00	0.00	67.17	255.23	1226.54	3746.02
Himachal Pradesh		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jammu & Kashmir		1.88	10.60	0.00	7.10	0.00	0.00	0.00	0.00	0.00	0.00	60.56	188.87	162.34	406.24	0.58	1.85	0.04	0.89	5.11	10.92	0.09	0.40	0.00	0.00	1.95	10.03	232.54	636.89
Jharkhand		26.25	90.90	0.63	5.81	0.00	0.00	0.00	0.00	52.01	81.93	290.25	1207.61	332.43	1179.93	2.69	6.47	2.81	4.72	100.92	311.22	0.06	0.12	0.00	0.00	4.27	18.02	812.33	2906.72
Karnataka		873.80	2567.80	31.43	336.35	0.00	0.00	0.00	0.00	32.38	132.55	1069.85	3903.34	1140.96	4688.70	61.96	352.11	86.72	134.46	1907.95	2382.61	2.37	12.78	10275.27	45307.55	56.25	159.82	15538.93	59978.06
Kerala		63.76	263.89	5.57	11.89	0.00	0.00	0.00	0.00	1.66	25.56	252.51	959.98	2055.11	7349.16	7.35	29.48	6.66	25.34	164.05	469.94	7.98	31.71	0.00	0.00	19.79	95.31	2584.43	9262.26
Madhya Pradesh		40.42	195.47	11.18	56.81	0.00	0.00	0.00	0.00	7.31	28.37	241.08	767.62	1052.20	3141.82	26.85	90.05	10.20	58.64	98.57	311.02	0.97	6.05	0.00	0.00	46.91	213.81	1535.68	4869.66
Maharashtra		4410.42	18013.00	886.51	3174.46	6.10	45.17	233.41	233.41	531.54	1951.29	5185.17	18954.64	5415.80	19403.64	451.02	1617.52	1054.12	3506.04	7748.39	17129.10	64.02	463.23	556.74	9194.32	2707.20	11447.70	29250.43	105133.55
Orissa		29.46	125.88	2.35	11.90	0.00	0.00	0.00	0.00	25.85	102.06	230.47	872.11	478.41	1312.86	1.32	7.30	1.08	40.95	173.75	552.80	0.08	1.00	0.00	0.00	35.34	122.94	978.12	3149.81
Puducherry		32.03	124.82	1.29	7.54	0.00	0.00	0.00	0.00	0.21	0.52	95.05	341.32	153.05	691.38	1.02	4.50	1.32	4.95	2.12	12.03	0.08	0.97	0.00	0.00	3.30	16.23	289.47	1204.27
Punjab		49.52	156.04	7.50	33.45	0.00	0.00	0.00	0.00	0.00	1.08	575.06	1764.09	497.71	1691.01	0.02	3.92	15.90	66.98	201.26	458.98	41.50	289.27	0.00	0.00	32.31	146.87	1420.77	4611.70
Rajasthan		61.18	176.38	11.25	37.61	0.00	0.00	0.00	0.00	19.81	39.51	373.58	999.61	1728.94	5421.65	13.35	54.29	21.00	73.00	61.55	173.16	2.06	18.22	17531.03	36722.82	52.75	152.46	19876.50	43868.73
Tamil Nadu		626.02	2218.21	99.06	493.79	0.00	0.00	0.00	0.00	74.49	324.13	666.90	2536.95	1238.94	5128.94	95.77	320.88	105.32	506.16	189.93	1396.19	4.53	22.82	0.00	0.00	56.57	284.81	3157.51	13232.90
Telangana		466.55	3229.68	88.67	230.09	18.24	18.24	0.00	0.00	410.68	1278.13	915.33	3195.72	1109.07	4465.83	159.78	498.06	51.69	105.47	390.53	1052.55	18.87	126.82	0.00	0.00	59.86	1305.63	3689.28	15506.22
Tripura		0.76	2.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.68	8.98	34.07	85.77	0.20	0.36	0.00	0.00	0.91	2.33	0.00	0.03	0.00	0.00	0.10	0.82	38.73	101.28
Uttar Pradesh		62.46	260.24	13.50	51.23	0.00	0.00	0.00	0.00	8.59	68.90	960.53	2851.95	1227.57	3173.04	2.97	11.60	497.31	1960.28	97.82	172.77	0.44	1.99	0.00	0.00	222.91	875.71	3094.11	9427.71
Uttarakhand		43.81	179.11	0.23	1.94	0.00	0.00	0.00	0.00	1.16	2.34	149.79	596.95	168.75	635.55	0.07	1.15	24.43	104.42	12.25	73.54	0.00	0.17	0.00	0.00	44.66	128.51	445.15	1723.69
West Bengal		321.24	980.32	74.50	337.10	0.00	0.00	0.00	0.00	73.10	231.44	462.41	1689.96	701.95	2329.98	11.57	63.32	20.18	93.43	903.46	2685.45	7.02	53.22	0.00	0.00	71.67	261.11	2647.10	8725.32
Grand Total		8253.65	34425.21	1651.94	6408.95	24.34	63.41	233.41	233.41	1438.38	5192.88	15620.27	55622.83	23080.60	79880.48	1450.60	5133.05	2196.63	7754.06	14939.69	38197.00	188.48	1341.38	28363.03	91224.70	3694.61	16230.10	101135.64	341707.47

PERIODIC DISCLOSURES

FORM NL-33 Reinsurance/Retrocession Risk Concentration



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

Date: **3/31/2020**

Reinsurance Risk Concentration						(Rs in Lakhs)
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	1	1,234	-	-	0.93%
2	No. of Reinsurers with rating AA but less than AAA	12	2,375	192	244	2.12%
3	No. of Reinsurers with rating A but less than AA	75	25,535	2,399	2,363	22.85%
4	No. of Reinsurers with rating BBB but less than A	13	7,040	768	78	5.95%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	101	36,185	3,359	2,686	31.85%
With In India						
1	Indian Insurance Companies	12	181	-	861	0.79%
2	FRBs	8	10,274	2,035	318	9.52%
3	GIC Re	1	69,583	6,526	600	57.85%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	21	80,038	8,562	1,779	68.15%
	Grand Total (C)= (A)+(B)	122	116,223	11,921	4,465	100.00%

Note:- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative) is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons
(b) Figures are to be provided upto the quarter

PERIODIC DISCLOSURES



FORM NL-24

Ageing of Claims

Insurer:

Future Generali India Insurance Company Ltd

Date:

31.03.2020

(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	713	48	59	73	59	952	8125.81
2	Marine Cargo	380	141	90	69	53	733	1140.44
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	37	25	23	34	9	128	289.29
5	Motor OD	22798	3546	623	232	81	27280	8807.96
6	Motor TP	54	50	42	76	265	487	3840.48
7	Health	21837	0	0	0	0	21837	6056.69
8	Overseas Travel	73	0	0	0	0	73	81.31
9	Personal Accident	482	0	0	0	0	482	683.75
10	Liability	0	0	0	1	3	4	2.66
11	Crop	0	0	0	0	4780	4780	17088.06
12	Miscellaneous	3612	845	288	139	48	4932	2344.75

Note: * Claims paid inclusion of partial payments

Name of Insurer: Future Generali India Insurance Co Ltd
 IRDA 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, 2020

Classification: Business within India / Total Business

Table I - REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURED CLAIMS

(Rs .in Lacs)

Item No:	Description (Class Of Business)	Gross Written Premium	Net Written Premium	Gross Claims Incurred	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	40,770	11,847	15,551	4,886	4,077	2,333	4,077
02	Marine Cargo	6,649	5,263	4,066	3,069	1,053	921	1,053
03	Marine Hull	63	0	17	0	6	3	6
	Miscellaneous:							
04	Motor	135,545	127,397	72,846	67,213	25,479	20,164	25,479
05	Engineering	5,578	1,315	3,087	417	558	463	558
06	Aviation	233	222	35	33	44	10	44
07	Liability	2,135	809	354	240	320	80	320
08	Health Insurance	47,291	35,321	27,562	19,909	7,094	6,201	7,094
09	Miscellaneous	19,471	15,890	7,726	6,546	3,178	1,964	3,178
10	Crop Insurance	91,225	18,287	72,771	16,670	9,122	10,916	10,916
	Total	348,962	216,352	204,015	118,982	50,932	43,053	52,725

PERIODIC DISCLOSURES
FORM NI-27 **Offices information for Non-Life**



Insurer: Date:

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the quarter	127
2	No. of branches approved during the quarter	0
3	No. of branches opened during the quarter	0
4	Out of approvals of previous quarter	0
5	Out of approvals of this quarter	0
6	No. of branches closed during the quarter	1
7	No. of branches at the end of the quarter	126
8	No. of branches approved but not opened	0
9	No. of rural branches	0
	No. of urban branches	126

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	357,209.94
	b. Investments (Shareholder's Fund)	8A	
			78,235.17
2	Loans	9	
3	Fixed Assets	10	1,979.96
4	Current Assets		
	a. Cash and Bank	11	21,356.55
	b. Advances and Other Assets	12	87,060.43
5	Current Liabilities		
	a. Current Liabilities	13	329,499.53
	b. Provisions	14	118,783.25
	c. Misc Exp not written Off	15	0.00
	d. Debit Balance of P and I, A/c		0.00
	Application of Funds as per Balance Sheet (A)		994,124.83

No.	PARTICULARS	SCH	AMOUNT
1	Less: Other Assets		
	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,979.96
3	Cash and Bank Balance (If any)	11	21,356.55
4	Advances and Other Assets (If Any)	12	87,060.43
5	Current Liabilities	13	329,499.53
6	Provisions	14	118,783.25
7	Misc Exp not written Off	15	
8	Debit Balance of P and I, A/c		

TOTAL (B)
(A-B) 558,679.72
Investment Assets 'as per FORM 3B 435,445.11

Section II

	Investment Assets	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
No.			Balance (a)	FRSM* (b)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)
	Central Government Securities	Not Less than 20%		18,625.23	85,039.97	103,665.20	23.67		103,665.20	105,533.35
1										
	Central Govt Sec, State Govt Sec or Other Approved Securities (including (b) above)	Not Less than 30%		28,217.50	128,836.85	157,054.35	35.86		157,054.35	161,539.39
2	Investment subject to Exposure Norms									
3	a. Housing / Infra & Loans to SG for Housing and FFE	Not Less than 5%								
	1. Approved Investments			28,874.84	131,838.15	160,712.99	36.69	(50.36)	160,662.63	166,505.98
	2. Other Investments			732.70	3,345.38	4,078.08	0.93	0.00	4,078.08	3,090.52
	c) Approved Investments		0.00	19,118.40	87,291.73	106,410.14	24.29	(237.76)	106,172.38	110,023.48
	d) Other Investments	Not Exceeding 55%	0.00	1,752.79	8,002.98	9,755.78	2.23	(2,028.11)	7,727.67	7,922.26
	Total Investment Assets	100%	0.00	78,696.24	359,315.10	438,011.33	100.00	(2,316.22)	435,695.11	449,081.63

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.

- 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.
5. Investment Provision is not considered
6. 250 Lakhs matured DFPI security is considered under Schedule - 12

Signature : _____
For: Director - Asset Liability Group
Chief Financial Officer

PERIODIC DISCLOSURES	
FORM NI-29	Detail regarding debt securities

Insurer:

Future Generali India Insurance Company Ltd

Date:

As on 31st March 2020

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Mar 2020	As % of total for this class	As at 31 st Mar 2019	As % of total for this class	As at 31st Mar 2020	as % of total for this class	As at 31st Mar 2020	as % of total for this class
Break down by credit rating								
AAA rated	239,009.98	54.40	170,958.10	49.30	229,624.79	53.90	169,678.20	49.04
AA or better	29,002.54	6.60	42,153.29	12.16	28,687.01	6.73	42,340.68	12.24
Rated below AA but above A	5,749.22	1.31	1,638.15	0.47	5,418.81	1.27	1,499.71	0.43
Rated below A but above B	949.05	0.22	252.78	0.07	1,000.00	0.23	250.00	0.07
Rated D	3,683.81	0.84	1,507.31	0.43	4,756.24	1.12	1,860.88	0.54
Any other (Sovereign Rating)	160,986.66	36.64	130,251.11	37.56	156,507.90	36.74	130,355.46	37.68
Total	439,381.27	100.00	346,760.73	100.00	425,994.75	100.00	345,984.93	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	19,955.84	4.54	33,777.10	9.74	20,432.57	4.80	33,732.97	9.75
more than 1 year and upto 3years	47,550.81	10.82	45,976.93	13.26	47,367.04	11.12	45,898.12	13.27
More than 3years and up to 7years	144,135.96	32.80	96,064.97	27.70	137,608.56	32.30	94,637.90	27.35
More than 7 years and up to 10 years	182,353.27	41.50	130,565.51	37.65	175,947.50	41.30	131,053.56	37.88
above 10 years	45,385.40	10.33	40,376.23	11.64	44,639.08	10.48	40,662.38	11.75
Total	439,381.27	100.00	346,760.73	100.00	425,994.75	100.00	345,984.93	100.00
Breakdown by type of the issuer								
a. Central Government	107,125.55	24.38	86,394.58	24.91	105,169.85	24.69	87,097.78	25.17
b. State Government	53,861.11	12.26	43,856.53	12.65	51,338.05	12.05	43,257.68	12.50
c. Corporate Securities	278,394.61	63.36	216,509.62	62.44	269,486.85	63.26	215,629.47	62.32
Total	439,381.27	100.00	346,760.73	100.00	425,994.75	100.00	345,984.93	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.

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios



Insurer: Future Generali India Insurance Co Ltd

Date: 31-Mar-20

Analytical Ratios					
Sl.No.	Particular	Total			
		For Q4 2019-20	Upto Q4 2019-20	For Q4 2018-19	Upto Q4 2018-19
1	Gross Direct Premium Growth Rate	25%	34%	62%	34%
	Fire	50%	35%	3%	6%
	Marine	1%	-8%	25%	21%
	Accident	12%	19%	12%	-29%
	Health	42%	34%	44%	20%
	Engineering	42%	25%	-14%	-1%
	Aviation	0%	0%	0%	-100%
	Liability	13%	8%	-11%	4%
	Motor (OD)	15%	12%	5%	-3%
	Motor (TP)	16%	23%	35%	23%
	Motor (Total)	16%	19%	21%	10%
	Workmen Compensation	13%	8%	17%	16%
	Weather\Crop	32%	82%	-3423%	-36710%
	Others	-1%	20%	-16%	-8%
	Miscellaneous (Total)	24%	35%	71%	39%
2	Gross Direct Premium to Net Worth	1.05	3.56	1.03	3.27
3	Growth rate of Net Worth	23%	23%	18%	18%
4	Net Retention Ratio	63%	62%	65%	66%
	Fire	33%	29%	31%	27%
	Marine	69%	78%	63%	70%
	Accident	81%	85%	85%	85%
	Health	74%	73%	70%	74%
	Engineering	29%	24%	45%	30%
	Aviation	95%	95%	N.A	N.A
	Liability	43%	38%	48%	37%
	Motor (OD)	96%	94%	95%	94%
	Motor (TP)	95%	94%	94%	94%
	Motor (Total)	95%	94%	94%	94%
	Workmen Compensation	94%	94%	94%	94%
	Weather\Crop	20%	20%	19%	19%
	Others	92%	79%	89%	71%
	Miscellaneous (Total)	66%	66%	67%	71%
5	Net Commission Ratio	4%	4%	3%	4%
	Fire	-2%	6%	-1%	2%
	Marine	8%	14%	16%	16%
	Accident	9%	12%	5%	9%
	Health	2%	2%	2%	3%
	Engineering	0%	-13%	-5%	-10%
	Aviation	2%	2%	N.A	N.A
	Liability	4%	-2%	15%	4%
	Motor (OD)	15%	14%	14%	14%
	Motor (TP)	1%	1%	1%	1%
	Motor (Total)	7%	6%	6%	6%
	Workmen Compensation	13%	13%	13%	13%
	Weather\Crop	-15%	-15%	-19%	-21%
	Others	11%	3%	3%	1%
	Miscellaneous (Total)	4%	4%	3%	4%
6	Expense of Management to Gross Direct Premium	29%	30%	26%	29%
7	Expense of Management to Net Written Premium	45%	48%	41%	42%
8	Net Incurred Claims to Net Earned Premium	63%	60%	79%	69%
9	Combined Ratio	104%	103%	114%	107%
10	Technical Reserves to Net Premium Ratio	5.14	1.53	5.52	1.68
11	Underwriting Balance Ratio	-0.10	-0.07	-0.22	-0.10
12	Operating Profit Ratio	6%	7%	-7%	4%
13	Liquid Assets to Liabilities Ratio	0.14	0.14	0.18	0.18
14	Net Earning Ratio	4%	5%	4%	7%
15	Return on Net Worth Ratio	2%	10%	3%	15%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.51	1.51	1.54	1.54
17	NPA Ratio				
	Gross NPA Ratio	0.87%	0.87%	0.61%	0.61%
	Net NPA Ratio	0.22%	0.22%	0.01%	0.01%

Equity Holding Pattern

1	(a) No. of shares		904,803,705		809,803,705
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 EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		1.16		1.45
	(b) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		1.15		1.45
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		1.16		1.45
	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		1.15		1.45
6	(iv) Book value per share (Rs)		10.61		9.65

Annexure II to Schedule 16 Notes to Accounts note no.17 and forming part of Financial Statements For the Year Ended 31st March, 2020.

NL- 31 Related Party Transactions

(Rs in '000)

SL.N o.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the year ended 31st March 2020		For the year ended 31st March 2019	
				Amount	Outstanding Amounts carried to balance sheet payable (receivable)	Amount	Outstanding Amounts carried to balance sheet payable (receivable)
1	Future Enterprises Limited	Joint Venturer	Rent & Maintenance for premises hired	-	-	-	-
			Operating expenses	-	-	-	-
			Insurance Premium	28,934	-	27,175	-
			Insurance Claims paid	5,534	45,314	6,351	27,406
			Deposit Received	-	-	-	-
			Deposit Paid	-	-	-	-
			Unallocated Premium received/(paid)	607	-	587	-
			Equity Shares Issued	242,309	-	-	-



NL- 31 Related Party Transactions

2	Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	422,001		292,783	
			Commission on reinsurance ceded	35,135	215,694	23,021	206,146
			Claims recovery on reinsurance	181,548		58,713	
			Recovery towards Expenses Incurred	5,327	-	2,692	39
3	Generali Participations Netherlands N.V. (Formerly known as Participatie Maatschappij Graafschap Holland N.V.)	Joint Venturer	Equity Shares Issued	242,309	-	Nil	-
			Share application money	127,531	-	-	-
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	465,383	-	Nil	Nil
5	Key Managerial Personnel	MD & CEO, CFO and Company Secretary & Other KMPs (as disclosed in Note 17)	Remuneration for the period	131,946	-	127,157	-
			Insurance Premium received	152	-	-	-
			Insurance Claims Paid	63	1	-	-

NL- 31 Related Party Transactions

6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	22,376	10,894	24,904	14,688
			Operating expenses incurred by our company on their behalf	22,352		33,148	
			Rent/Elect. Deposits on our behalf	2,340		792	
			Rent/Elect. Deposits by our company on their behalf	421		85	
			Other transactions	-	-	-	-
			Settlement paid/ (received)	-	-	-	-
			Insurance Premium	1,114	-	1,000	-
			Unallocated Premium received/(paid)	119	-	151	-
			Insurance Claims Paid	113	-	605	20
			Insurance Premium Paid	6,081	29	4,095	31
7	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	5,939	-	304	-

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer:

Future Generali Insurance Company Ltd

Date:

4/3/2020



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	Surakshit Loan Bima		FGIHLIP20069V021920	Health		28/Aug/19	22/Jan/20
2	Coronavirus Insurance		FGIHLGP20139V011920	Health		9/Mar/20	25/Mar/20
3	Arogya Sanjeevani Policy, Future Generali India Insurance Company Limited		FGIHLIP20160V011920	Health		26/Mar/20	31/Mar/20

Future Generali India Insurance Company Limited

IRDA 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 at 31 March 2020

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		429,677
	Deduct:		
(B)	Current Liabilities as per BS		74,559
(C)	Provisions as per BS		331,837
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		23,281
(F)	Available Assets		100,263
	Deduct:		
(G)	Other Liabilities		43,969
(H)	Excess in Shareholder's funds (F-G)		56,294
(I)	Total ASM (E+H)		79,575
(J)	Total RSM		52,725
(K)	Solvency Ratio (Total ASM/ Total RSM)		1.51

FORM NL- 34: Board of Directors & Key Persons

Date: January 2020 - March 2020

Sl. No.	Name of Person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	Nil
2	Mr. Kishore Biyani	Non-Executive Director	Nil
3	Mr. Vijay Biyani	Non-Executive Director	Nil
4	Mr. Krishan Kant Rathi	Non-Executive Director	Nil
5	Mr. Sanjay Jain	Non-Executive Director	Nil
6	Mr. Parth Gandhi	Non-Executive Director (Additional)	Nil
7	Ms. Jennifer Sparks	Non-Executive Director	Nil
8	Mr. Fabrice Benard	Non-Executive Director (Additional)	Nil
9	Mr. Abhinandan .K. Jain	Independent Director	Nil
10	Ms. Bhavna Doshi	Independent Director	Nil
11	Dr. Devi Singh	Independent Director	Nil
12	Mr. Anup Rau Velamuri	Managing Director & Chief Executive Officer	Nil
13	Mr. Shreeraj Deshpande	Chief Operating Officer	Nil
14	Mr. Devi Dayal Garg	Chief Financial Officer	Nil
15	Mr. Rajiv V Joshi	Principal Compliance Officer, Company Secretary & Head-Legal	Nil
16	Mr. Deepak Prasad	EVP & Head - Corporate Sales	Nil
17	Mr. Raghavendra Rao	EVP & Head - Retail Sales	Nil
18	Mr. Anurag Sinha	EVP & Head - Bancassurance	Nil
19	Mr. Ajay Panchal	Chief Risk Officer	Nil
20	Mr. Milan P. Shirodkar	Chief of Investments	Nil
21	Ms. Ritu Sethi	SVP & Head - Internal Audit	Nil
21	Mr. Jatin Arora	Appointed Actuary	Nil
22	Ms. Ruchika Malhan Varma	Chief Marketing Officer	w.e.f. February 04, 2020



Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. in Lakhs)

CUS	Company Name	Instrument Type	Interest rate		Total O/S Book Value	Defaulted Principal Book Value	Defaulted Interest Book Value	Principal due from	Interest due from	Undisbursed principal	Undisbursed interest	Billed Due?	Has there been any principal waiver?				Provision %	Provision (Rs)
			Interest rate %	has there been any provision									Amount	Based	Assessment	of	Classification	
ICICI	Infrastructure Leasing & Financial Services Ltd	NBFI			1,077.45		112.58		26-Sep-18								100%	1,000.00
ICICI	ICICI Financial Services Ltd	NBFI			250.00		51.50		26-Dec-18								100%	250.00
ICICI	Urban Housing Finance Ltd	NBFI			1,000,112.98		151.25		16-Jul-19								100%	1,000.00
ICICI	Urban Housing Finance Ltd	NBFI			201	201	28.43	20-Feb-20	10-Jul-19								100%	250.00

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.

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :31st March 2020

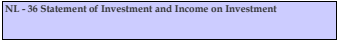
NL - 36 Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

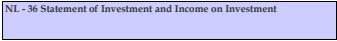


(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on Investment	Gross Yield	Net Yield	Investment (Rs)		Income on Investment	Gross Yield	Net Yield	Investment (Rs)		Income on Investment	Gross Yield	Net Yield
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1	A Central Government Securities																
2	A1 Central Government Bonds	CCSB	106,969.60	103,079.61	4,314.26	4.03	2.33	94,872.17	103,079.61	9,615.85	10.14	5.85	75,428.83	74,878.98	5,608.48	7.44	5.02
3	A2 Special Deposits	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	A4 Treasury Bills	CTRB	2,453.75	2,453.75	0.00	0.00	0.00	6,984.58	2,453.75	238.24	3.41	1.97	8,293.83	9,468.55	211.58	2.55	1.72
6	B Government Securities / Other Approved Securities																
7	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CCSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	B2 State Government Bonds/ Development Loans	SGGB	46,586.48	53,861.11	968.42	2.08	1.20	45,036.85	53,861.11	3,623.86	8.05	4.64	44,258.64	43,856.53	3,630.57	8.20	5.53
9	B3 State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,050.93	2,144.93	39.11	1.91	1.10	2,052.20	2,144.93	156.07	7.61	4.39	4,954.71	2,047.05	417.36	8.42	5.68
11	B5 Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	C Housing and Loans to State Govt for housing and fire fighting equipment																
13	C1 Loans to State Govt. for Housing	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00	0.00	2,427.65	0.00	40.09	1.65	0.95	2,493.70	0.00	12.60	0.51	0.34
17	C5 Housing - Securitised Assets (Approved Investment)	HIMBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	C7 Bonds/ Debentures issued by HUDCO	HTHD	7,762.74	8,162.02	152.70	1.97	1.13	5,577.28	8,162.02	415.84	7.46	4.30	0.00	0.00	0.00	0.00	0.00
20	C8 Bonds/ Debentures issued by NHB/ Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	C9 Bonds/ Debentures issued by Authority constituted under any Housing/ Building scheme approved by Central/State/any Authority or	HTDA	46,792.92	50,448.29	961.99	2.06	1.19	43,982.05	50,448.29	3,739.29	8.50	4.90	35,065.18	37,685.25	3,041.70	8.67	5.85
22	C10 Bonds/ Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	C11 Bonds/ Debentures issued by NHB/ Institutions accredited by NHB	HFDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	C12 Bonds/ Debentures issued by Authority constituted under any Housing/ Building scheme approved by Central/State/any Authority or	HFDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	C13 Debentures / Bonds / CPs / Loans	HODS	1,740.22	1,513.41	-0.01	0.00	0.00	1,822.79	1,513.41	-94.29	-5.17	-2.98	250.00	0.00	7.25	2.90	1.96



26	D Infrastructure Investments																	
27	D1 Infrastructure - Other Approved Securities	ISAS	2,157.74	0.00	22.29	1.03	0.60	3,033.76	0.00	140.37	4.63	2.67	0.00	0.00	0.00	0.00	0.00	0.00
28	D2 Infrastructure - PSU - Equity shares - Quoted	IIPE	51.10	52.29	2.71	5.29	3.05	81.69	52.29	9.17	11.22	6.47	87.14	109.77	2.12	2.43	1.64	
29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	39.61	25.08	0.23	0.57	0.33	37.90	25.08	2.06	5.42	3.13	50.94	44.08	-1.66	-3.26	-2.20	
30	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEUQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
32	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
33	D7 Infrastructure - Securitised Assets (Approved)	IISA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
34	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDDF	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	44.14	4.41	2.55	1,000.00	1,010.50	86.50	8.65	5.84	
36	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	74,424.87	84,796.21	1,499.46	2.01	1.16	64,393.43	84,796.21	5,350.31	8.31	4.79	37,703.13	51,754.46	3,121.75	8.28	5.59	
37	D11 Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00	0.00	3,886.40	0.00	85.41	2.20	1.27	5,495.97	0.00	4.73	0.09	0.06	
38	D12 Infrastructure - Other Corporate Securities Debentures/ Bonds	ICTD	26,123.55	21,480.68	555.15	2.13	1.23	29,240.70	21,480.68	2,578.56	8.82	5.09	27,817.80	27,699.72	2,394.38	8.61	5.81	
39	D13 Infrastructure - Other Corporate Securities CPs	ICCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
40	D14 Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
41	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	1,562.91	1,541.41	29.10	1.86	1.07	1,481.39	1,541.41	43.82	2.96	1.71	469.40	0.00	24.04	5.12	3.45	
42	D16 Infrastructure - Other Corporate Securities Debentures/ Bonds	ICFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
43	D16 Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,227.40	1,577.11	1.14	0.05	0.03	2,225.68	1,577.11	4.59	0.21	0.12	1,844.43	1,144.81	-360.61	-19.55	-13.19	
44	D17 Infrastructure - Equity (including unlisted)	IOEQ	38.80	0.00	2.28	5.87	3.39	24.06	0.00	10.35	43.00	24.80	15.95	0.00	0.28	1.77	1.19	
45	E Approved Investment Subject To Exposure Norms																	
46	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	96.07	63.44	1.44	1.50	0.86	106.06	63.44	6.72	6.34	3.65	177.65	151.26	-3.80	-2.14	-1.44	
47	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	1,275.39	919.80	93.50	7.33	4.23	1,783.95	919.80	155.38	8.71	5.02	2,895.17	2,624.36	47.54	1.64	1.11	
48	E3 PSU-(Approved Investments) -Equity Shares -quoted	EIPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
49	E4 Corporate Securities (Approved Investment) -Equity Shares -Quoted	ETCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
50	E5 Corporate Securities (Approved Investment) -Equity Unquoted	EENQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
51	E6 PSU - Equity Shares - Unquoted	EFUQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
52	E7 Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
53	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	46.11	7.26	0.00	0.00	0.00	46.11	7.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
54	E9 Corporate Securities - Bonds - Taxable	EPBT	89,441.80	101,031.19	2,037.37	2.28	1.31	85,517.30	101,031.19	7,631.66	8.92	5.15	86,106.66	92,633.17	7,583.94	8.81	5.94	
55	E10 Corporate Securities - Bonds - Tax free	EPBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
56	E11 Corporate Securities (Approved Investment) -Pref Shares	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
57	E12 Corporate Securities (Approved Investment) -Investment in Subsidiaries	ECIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
58	E13 Corporate Securities (Approved Investment) -Debentures	ECOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
59	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
60	E15 Corporate Securities (Approved Investment) -Derivative Instruments	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
61	E16 Investment Properties - Immovable	EINP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
62	E17 Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
63	E18 Loans Secured Loans -Mortgage of Property in India (term Loan)	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
64	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
65	E20 Deposits - Deposit with scheduled banks	ECDBS	1,346.37	495.00	34.81	2.59	1.49	1,215.41	495.00	128.07	10.54	6.08	853.22	0.00	93.37	10.94	7.38	
66	E21 Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

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NL - 36 Statement of Investment and Income on Investment



80	F Other than Approved Securities																
81	F1 Other than Approved Investments -Bonds - PSU- Taxable	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	F2 Other than Approved Investments -Bonds - PSU- Tax free	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	2,621.38	628.78	-9.07	-0.35	-0.20	2,226.75	628.78	-85.24	-3.83	-2.21	1,020.43	672.77	-18.09	-1.77	-1.20
84	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	11.30	1.92	0.00	0.00	0.00	45.32	1.92	0.09	0.19	0.11	56.98	0.00	0.00	0.00	0.00
85	F5 Other than Approved Investments - Debentures	OLDB	7,101.57	7,291.57	128.31	1.81	1.04	5,588.37	7,291.57	508.02	9.09	5.24	2,260.44	2,346.28	95.38	4.22	2.85
86	F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	F7 Commercial Papers	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	F8 Other than Approved Investments -Pref Shares	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	F9 Other than Approved Investments -Venture fund	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	F10 Other than Approved Investments -Short Term Loans (Unsecured Deposits)	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	F11 Other than Approved Investments - Term Loans (without charge)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMCS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	1.10	9.85	6.65
93	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	F14 Derivative Instruments	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure assets)	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	F16 Equity Shares (PSU & Unlisted)	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	F17 Investment properties - Immovable	OIPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL		438,871.94	449,081.63	11,035.89	2.51	1.45	421,264.92	449,081.63	35,206.82	8.36	4.82	361,889.00	355,098.67	26,793.20	7.40	4.99

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 :

Note: Category of investment (COI) shall be as per Guidelines, as amended from time to time

1. Based on daily simple Average of Investments

Signature : _____

2. Yield netted for tax

Full Name : Milan P Shirodkar

3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.

Chief of Investment

4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFN) level and also at consolidated level.

5. Includes 875 Lakh Investments related to policy Discontinued Funds/ Unclaimed amount of policy holders & income arising from same 50 Lakh

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Table 1. Summary of the data used in the analysis

Year	Country	Age Group	Gender	Population	Incidence	Mortality	Prevalence	Notes
2010	USA	15-44	Male	100,000,000	1.2	0.8	0.5	
2010	USA	15-44	Female	100,000,000	1.1	0.7	0.4	
2010	USA	45-64	Male	100,000,000	1.5	1.0	0.6	
2010	USA	45-64	Female	100,000,000	1.4	0.9	0.5	
2010	USA	65+	Male	100,000,000	1.8	1.2	0.7	
2010	USA	65+	Female	100,000,000	1.7	1.1	0.6	
2011	USA	15-44	Male	100,000,000	1.3	0.9	0.5	
2011	USA	15-44	Female	100,000,000	1.2	0.8	0.4	
2011	USA	45-64	Male	100,000,000	1.6	1.1	0.7	
2011	USA	45-64	Female	100,000,000	1.5	1.0	0.6	
2011	USA	65+	Male	100,000,000	1.9	1.3	0.8	
2011	USA	65+	Female	100,000,000	1.8	1.2	0.7	
2012	USA	15-44	Male	100,000,000	1.4	1.0	0.6	
2012	USA	15-44	Female	100,000,000	1.3	0.9	0.5	
2012	USA	45-64	Male	100,000,000	1.7	1.2	0.8	
2012	USA	45-64	Female	100,000,000	1.6	1.1	0.7	
2012	USA	65+	Male	100,000,000	2.0	1.4	0.9	
2012	USA	65+	Female	100,000,000	1.9	1.3	0.8	
2013	USA	15-44	Male	100,000,000	1.5	1.1	0.6	
2013	USA	15-44	Female	100,000,000	1.4	1.0	0.6	
2013	USA	45-64	Male	100,000,000	1.8	1.3	0.9	
2013	USA	45-64	Female	100,000,000	1.7	1.2	0.8	
2013	USA	65+	Male	100,000,000	2.1	1.5	1.0	
2013	USA	65+	Female	100,000,000	2.0	1.4	0.9	
2014	USA	15-44	Male	100,000,000	1.6	1.2	0.7	
2014	USA	15-44	Female	100,000,000	1.5	1.1	0.7	
2014	USA	45-64	Male	100,000,000	1.9	1.4	1.0	
2014	USA	45-64	Female	100,000,000	1.8	1.3	0.9	
2014	USA	65+	Male	100,000,000	2.2	1.6	1.1	
2014	USA	65+	Female	100,000,000	2.1	1.5	1.0	
2015	USA	15-44	Male	100,000,000	1.7	1.3	0.8	
2015	USA	15-44	Female	100,000,000	1.6	1.2	0.8	
2015	USA	45-64	Male	100,000,000	2.0	1.5	1.1	
2015	USA	45-64	Female	100,000,000	1.9	1.4	1.0	
2015	USA	65+	Male	100,000,000	2.3	1.7	1.2	
2015	USA	65+	Female	100,000,000	2.2	1.6	1.1	
2016	USA	15-44	Male	100,000,000	1.8	1.4	0.9	
2016	USA	15-44	Female	100,000,000	1.7	1.3	0.9	
2016	USA	45-64	Male	100,000,000	2.1	1.6	1.2	
2016	USA	45-64	Female	100,000,000	2.0	1.5	1.1	
2016	USA	65+	Male	100,000,000	2.4	1.8	1.3	
2016	USA	65+	Female	100,000,000	2.3	1.7	1.2	
2017	USA	15-44	Male	100,000,000	1.9	1.5	1.0	
2017	USA	15-44	Female	100,000,000	1.8	1.4	1.0	
2017	USA	45-64	Male	100,000,000	2.2	1.7	1.3	
2017	USA	45-64	Female	100,000,000	2.1	1.6	1.2	
2017	USA	65+	Male	100,000,000	2.5	1.9	1.4	
2017	USA	65+	Female	100,000,000	2.4	1.8	1.3	
2018	USA	15-44	Male	100,000,000	2.0	1.6	1.1	
2018	USA	15-44	Female	100,000,000	1.9	1.5	1.1	
2018	USA	45-64	Male	100,000,000	2.3	1.8	1.4	
2018	USA	45-64	Female	100,000,000	2.2	1.7	1.3	
2018	USA	65+	Male	100,000,000	2.6	2.0	1.5	
2018	USA	65+	Female	100,000,000	2.5	1.9	1.4	
2019	USA	15-44	Male	100,000,000	2.1	1.7	1.2	
2019	USA	15-44	Female	100,000,000	2.0	1.6	1.2	
2019	USA	45-64	Male	100,000,000	2.4	1.9	1.5	
2019	USA	45-64	Female	100,000,000	2.3	1.8	1.4	
2019	USA	65+	Male	100,000,000	2.7	2.1	1.6	
2019	USA	65+	Female	100,000,000	2.6	2.0	1.5	
2020	USA	15-44	Male	100,000,000	2.2	1.8	1.3	
2020	USA	15-44	Female	100,000,000	2.1	1.7	1.3	
2020	USA	45-64	Male	100,000,000	2.5	2.0	1.6	
2020	USA	45-64	Female	100,000,000	2.4	1.9	1.5	
2020	USA	65+	Male	100,000,000	2.8	2.2	1.7	
2020	USA	65+	Female	100,000,000	2.7	2.1	1.6	

Source: CDC, 2020

Page 1 of 1

PERIODIC DISCLOSURES



FORM NL-38

Quarterly Business Returns across line of Business

Insurer:

Future Generali India Insurance Co.Ltd

Date:

JAN 2020- MAR 2020

4th Qtr

(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	8253.65	41676	5,520.03	42545	34425.21	149929.00	25557	148271
2	Cargo & Hull	1676.28	14939	1,658.52	16582	6472.36	62584.00	7066	61617
3	Motor TP	23080.60	58115	19,885.65	35847	79880.48	150382.00	64791	93533
4	Motor OD	15620.27	274539	13,639.82	218351	55622.83	955188.00	49556	767081
5	Engineering	1438.38	1774	1,014.37	1606	5192.88	6544.00	4157	6255
6	Workmen's Compensation	931.61	4515	822.24	4742	3188.89	17924.00	2951	17399
7	Employer's Liability	0.00	0	-	0	0.00	0.00	0	0
8	Aviation	233.41	1	-	0	233.41	1.00	0	0
9	Personal Accident	2196.63	156680	1,958.58	135797	7754.06	615813.00	6513	423229
10	Health	15128.17	33946	10,671.56	34050	39538.38	134842.00	29493	125169
11	Others*	32576.64	79258	25,678.94	59041	109398.96	278282.00	65309	227347
	Grand Total	101135.64	665443	80849.71	548561	341707.47	2371489	255393.77	1869901

Note:

um stands for amount of premium

ot applicable for any company should be filled up with NA.

· fields will imply no business in the segment.

e than 5% of the total premium needs to be shown separately

Return & Social Obligations (Quarterly Return)					
Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Basic	21700	3789.38	1726089.13
		Social			
2	Cargo & Hull	Basic	5700	655.63	1564654.72
		Social			
3	Motor TP	Basic	24281	10095.87	0.00
		Social			
4	Motor OD	Basic	108508	3870.54	345406.97
		Social			
5	Engineering	Basic	855	754.85	100100.55
		Social			
6	Workmen's Compensation	Basic	1489	364.43	218430.80
		Social			
7	Employer's Liability	Basic	0	0.00	0.00
		Social			
8	Aviation	Basic	1	233.45	
		Social			
9	Personal Accident	Basic	103031	361.18	1501493.16
		Social			
10	Health	Basic	3328	78.46	44108.30
		Social			
11	Others*	Basic	8845	17805.89	671657.97
		Social			
Total		Basic	276225	53055.87	6,505,364.88
		Social			

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different Channels

Insurer: Future Generali India Insurance Co.Ltd

Date: Jan. 2020 to Mar. 2020

4th Qtr



(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	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	198876	21235.74	168907	19,048.62	671267	75293.00	536206	61913.81
2	Corporate Agents-Banks	214217	4870.40	191386	3,555.74	813400	17433.29	615913	10505.31
3	Corporate Agents -Others	15810	1597.82	16702	2,067.01	62757	6115.79	68026	7053.90
4	Brokers	121329	27642.54	74855	19,160.96	375083	90296.13	270812	68215.90
5	Micro Agents	0	0.00	1	7.33	1	8.95	8	17.89
6	Direct Business	97622	44168.28	79990	35126.70	371974	146044.79	320747	101257.26
7	Others	17589	1620.87	16716	1883.05	77007	6515.47	57380	6390.26
	Total (A)	665443	101135.64	548557	80849.41	2371489	341707.42	1869092	255354.33
8	Referral (B)	0	0.00	4	0.29	0	0.05	809	39.44
	Grand Total (A+B)	665443	101135.64	548561	80849.71	2371489	341707.47	1869901	255393.77

Note:

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

FROM NL-41 GRIEVANCE DISPOSAL.

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: Mar 31, 2020



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO January 1, 2020 to March 31, 2020 DURING THE FINANCIAL YEAR 2019-20

Sl. No.	Particulars	Opening Balance * As of	Additions during the quarter	Complaints Resolved / Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	6	3	0	3	0	45
b)	Claim	1	59	17	4	36	3	287
c)	Policy Related	0	8	3	0	5	0	68
d)	Premium	0	0	0	0	0	0	4
e)	Refund	1	6	5	0	2	0	11
f)	Coverage	0	0	0	0	0	0	1
g)	Cover Note Related	0	0	0	0	0	0	1
h)	Product	0	9	5	0	3	1	30
i)	Others	1	12	2	0	10	1	66
	Total Number of complaints:	3	100	35	4	59	5	513

2	Total No. of policies during previous year:	895219
3	Total No. of claims during previous year:	75105
4	Total No. of policies during current year:	2384197
5	Total No. of claims during current year:	166364
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.95
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	17.25

** 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	1	0	1
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	5	0	5

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