

FORM NL-1-B-RA

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007



REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
			2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22
1	Premiums Earned (Net)	NL-4	4,588.85	15,927.18	5,167.29	16,260.32	2,221.37	7,440.44	1,924.86	6,685.79	63,432.38	250,562.95	59,057.51	222,400.35	70,242.60	273,930.57	66,149.65	245,346.45
2	Profit/Loss on sale/redemption of Investments		(16.38)	93.57	(14.00)	385.51	(1.27)	18.57	2.43	63.59	14.67	667.55	292.17	2,666.20	(2.98)	779.68	280.60	3,115.30
3	Interest, Dividend & Rent - Gross (Refer Note 1)		694.98	4,393.42	622.65	4,063.06	172.41	788.80	129.36	624.57	8,092.83	28,432.29	6,979.80	26,243.97	8,960.22	33,614.51	7,731.82	30,931.60
4	Others																	
	(a) Other Income																	
	(i) Miscellaneous Income		12.17	13.48	6.52	12.68	6.47	7.15	2.59	4.99	227.73	259.88	101.72	187.12	246.37	280.50	110.83	204.79
	(b) Contribution from Shareholders Fund																	
	(i) Towards Excess Expenses of Management		-	-	-	-	644.26	644.26	719.90	719.90	14,945.90	14,945.90	12,870.98	14,538.54	15,590.16	15,590.16	13,590.88	15,258.44
	TOTAL (A)		5,279.62	20,427.65	5,782.46	20,721.57	3,043.24	8,899.21	2,779.14	8,098.84	86,713.50	294,868.55	79,302.19	266,036.18	95,036.36	324,195.42	87,863.78	294,856.58
6	Claims Incurred (Net)	NL-5	1,199.72	5,785.56	1,168.17	10,692.37	925.88	6,442.18	1,155.82	4,136.60	40,657.95	168,306.34	38,611.71	153,517.97	42,783.56	180,534.09	40,935.70	168,346.94
7	Commission	NL-6	(1,548.70)	(3,878.91)	(276.91)	(2,450.58)	165.93	1,027.26	169.43	836.80	4,763.58	9,536.26	3,048.82	5,192.95	3,380.81	6,684.62	2,941.34	3,579.16
8	Operating Expenses related to Insurance Business	NL-7	1,225.34	10,228.71	2,650.10	10,713.81	485.64	2,337.56	489.88	1,926.21	31,581.57	100,536.68	25,543.09	87,236.10	33,292.54	113,102.95	28,683.08	99,876.12
9	Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		876.37	12,135.37	3,541.37	18,955.60	1,577.45	9,807.01	1,815.12	6,899.61	77,003.10	278,379.28	67,203.62	245,947.02	79,456.91	300,321.66	72,560.12	271,802.22
10	C = (A - B)		4,403.25	8,292.28	2,241.09	1,765.97	1,465.79	(907.80)	964.01	1,199.23	9,710.41	16,489.28	12,098.56	20,089.16	15,579.45	23,873.76	15,303.66	23,054.36
11	APPROPRIATIONS																	
	Transfer to Shareholders' Funds		4,403.25	8,292.28	2,241.09	1,765.97	1,465.79	(907.80)	964.01	1,199.23	9,710.41	16,489.28	12,098.56	20,089.16	15,579.45	23,873.76	15,303.66	23,054.36
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		4,403.25	8,292.28	2,241.09	1,765.97	1,465.79	(907.80)	964.01	1,199.23	9,710.41	16,489.28	12,098.56	20,089.16	15,579.45	23,873.76	15,303.66	23,054.36

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22
Interest, Dividend & Rent	568.86	4,002.45	569.68	3,863.23	174.80	794.19	133.00	637.25	8,165.51	28,553.52	7,146.90	26,718.60	8,909.17	33,350.16	7,849.57	31,219.08
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(10.54)	(27.18)	(17.83)	(76.86)	(2.39)	(5.39)	(3.64)	(12.68)	(95.08)	(193.87)	(180.80)	(531.61)	(108.01)	(226.44)	(202.27)	(621.15)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	136.66	418.14	70.81	276.70	-	-	-	-	22.40	72.64	13.70	56.98	159.06	490.79	84.51	333.67
Interest, Dividend & Rent – Gross*	694.98	4,393.42	622.65	4,063.06	172.41	788.80	129.36	624.57	8,092.83	28,432.29	6,979.80	26,243.97	8,960.22	33,614.51	7,731.82	30,931.60

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

(₹ lakhs)

	Particulars	Schedule Ref. Form	For Q4 2022-23	Upto Q4 2022-23	For Q4 2021-22	Upto Q4 2021-22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		4,403.25	8,292.28	2,241.09	1,765.97
	(b) Marine Insurance		1,465.79	(907.80)	964.01	1,199.23
	(c) Miscellaneous Insurance		9,710.41	16,489.28	12,098.56	20,089.16
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		2,761.02	9,621.77	2,258.83	8,498.80
	(b) Profit on sale of investments		7.22	232.79	91.24	849.71
	(c) (Loss on sale/ redemption of investments)		(1.97)	(7.85)	(0.06)	(1.63)
	(d) Amortization of Premium / Discount on Investments		(32.09)	(65.33)	(57.25)	(169.10)
3	OTHER INCOME					
	(a) Interest income on tax refund		-	172.89	-	-
	TOTAL (A)		18,313.63	33,828.04	17,596.42	32,232.15
4	PROVISIONS (OTHER THAN TAXATION)					
	(a) For diminution in the value of investments		2.38	7.77	15.26	(1,830.69)
	(b) For Doubtful Debts		(3.13)	(10.32)	7.11	23.57
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		288.86	2,722.49	897.34	1,255.39
	(b) Bad Debts written off		226.29	242.07	4.07	4.50
	(c) Interest on subordinated debt		396.47	419.77	-	-
	(d) Expenses towards CSR activities		67.31	404.20	102.88	353.30
	(e) Penalties		127.80	127.80	-	17.00
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		15,590.16	15,590.16	13,590.88	15,258.44
	(g) Others		-	-	-	-
	(i) Investments written off		-	-	-	1,056.63
	TOTAL (B)		16,696.13	19,503.94	14,617.54	16,138.14
	Profit before Tax (A-B)		1,617.50	14,324.10	2,978.88	16,094.00
	Provision for Taxation		509.19	3,955.95	(2,190.53)	1,047.14
	Deferred Tax		(124.82)	(257.63)	2,833.20	3,113.77
	Profit / (Loss) after tax		1,233.13	10,625.78	2,336.21	11,933.10
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit / loss brought forward		42,596.33	33,203.68	30,867.47	21,270.58
	Balance carried forward to Balance Sheet		43,829.46	43,829.46	33,203.68	33,203.68

FORM NL-3-B-BS

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

BALANCE SHEET



(₹ lakhs)

Particulars	Schedule Ref. Form	As at 31st March, 2023	As at 31st March, 2022
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	90,480.37	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		4,703.87	2,706.61
RESERVES AND SURPLUS	NL-10	43,829.45	33,203.68
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		97.91	5.06
-Policyholders' Funds		304.69	18.49
BORROWINGS	NL-11	24,560.00	-
TOTAL		163,976.28	126,414.21
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	164,100.85	122,996.79
INVESTMENTS-Policyholders	NL-12A	510,690.90	449,631.57
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	6,069.19	4,942.81
DEFERRED TAX ASSET (Net)		2,133.31	1,875.69
CURRENT ASSETS			
Cash and Bank Balances	NL-15	11,659.25	7,280.85
Advances and Other Assets	NL-16	72,503.33	65,639.69
Sub-Total (A)		84,162.58	72,920.53
CURRENT LIABILITIES	NL-17	435,398.12	376,542.07
PROVISIONS	NL-18	167,782.43	149,411.11
Sub-Total (B)		603,180.55	525,953.18
NET CURRENT ASSETS (C) = (A - B)		(519,017.97)	(453,032.64)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		163,976.28	126,414.21

CONTINGENT LIABILITIES

Particulars	As at 31st March, 2023	As at 31st March, 2022
1. Partly paid-up investments	9,250.00	3,500.00
2. Claims, other than against policies, not acknowledged as debts by the company	166.64	166.64
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities indispute, not provided for	834.36	11,096.61
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	10,251.00	14,763.25

Premium Earned (Net)	
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[illegible]

Premium Earned (Net)	(₹ lakhs)
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[illegible]

FORM NL-5 - CLAIMS SCHEDULE

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007



Claims Incurred [NET]

Particulars	Miscellaneous																					
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Claims Paid (Direct)	7,283.61	19,393.50	1,243.57	9,289.70	2.67	6.36	1,246.24	9,296.05	15,141.12	60,675.91	9,477.54	33,568.89	24,618.66	94,244.80	13,763.92	49,543.01	1,333.21	4,548.68	62.19	84.74	15,159.32	54,176.43
Add: Re-insurance accepted to direct claims	1,005.33	2,611.25	4.01	49.09	-	-	4.01	49.09	-	-	-	-	-	-	-	6.25	-	15.24	-	-	-	21.48
Less: Re-insurance Ceded to claims paid	5,931.61	14,543.41	330.23	4,543.54	2.66	6.32	332.89	4,549.86	645.93	3,046.88	502.88	2,196.30	1,148.80	5,243.18	4,622.77	17,539.56	148.05	582.67	27.30	43.14	4,798.13	18,165.37
Net Claim Paid	2,357.33	7,461.34	917.36	4,795.25	0.01	0.04	917.37	4,795.29	14,495.19	57,629.03	8,974.67	31,372.59	23,469.86	89,001.63	9,141.14	32,009.69	1,185.17	3,981.24	34.88	41.60	10,361.19	36,032.53
Add : Claims outstanding at the end	12,028.19	12,028.19	5,513.25	5,513.25	1.07	1.07	5,514.33	5,514.33	9,839.60	9,839.60	227,150.83	236,990.43	236,990.43	236,990.43	7,901.02	7,901.02	5,142.95	5,142.95	209.30	209.30	13,253.26	13,253.26
Less : Claims outstanding at the beginning	13,185.80	13,703.96	5,505.15	3,866.98	0.66	0.45	5,505.81	3,867.43	8,845.84	10,000.83	225,559.32	214,740.60	234,405.16	224,741.44	8,128.02	6,308.90	4,700.73	3,311.13	221.44	187.58	13,050.19	9,807.61
Net Incurred Claims	1,199.72	5,785.56	925.46	6,441.52	0.43	0.66	925.88	6,442.18	15,488.96	57,467.80	10,566.18	43,782.82	26,055.14	101,250.62	8,914.14	33,601.81	1,627.38	5,813.06	22.74	63.31	10,564.26	39,478.18
Claims Paid (Direct)																						
-In India	7,283.61	19,393.50	1,227.07	9,067.54	2.67	6.36	1,229.74	9,073.90	15,141.12	60,675.91	9,477.54	33,568.89	24,618.66	94,244.80	13,763.92	49,542.71	1,333.21	4,548.68	37.78	49.83	15,134.91	54,141.22
-Outside India	-	-	16.50	222.15	-	-	16.50	222.15	-	-	-	-	-	-	-	0.30	-	-	24.40	34.90	24.40	35.20
Estimates of IBNR and IBNER at the end of the period (net)	1,771.36	1,771.36	1,693.81	1,693.81	1.02	1.02	1,694.84	1,694.84	1,572.87	1,572.87	135,986.83	135,986.83	137,559.69	137,559.69	3,684.50	3,684.50	3,737.16	3,737.16	75.29	75.29	7,496.95	7,496.95
Estimates of IBNR and IBNER at the beginning of the period (net)	1,817.09	1,570.58	1,613.74	1,198.08	0.60	0.39	1,614.34	1,198.47	1,507.91	1,322.20	139,738.28	142,081.06	141,246.19	143,403.25	3,498.24	2,645.26	3,289.76	2,346.84	70.67	82.97	6,858.67	5,075.07

Particulars	Miscellaneous														Grand Total	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4		
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Claims Paid (Direct)	636.84	2,211.66	52.82	331.68	698.67	3,314.88	247.19	820.94	11,770.11	46,319.28	4,606.91	19,407.87	57,790.51	220,827.54	66,320.37	249,517.10
Add: Re-insurance accepted to direct claims	-	-	-	-	4.00	40.73	-	-	-	-	-	-	4.00	62.21	1,013.34	2,722.55
Less: Re-insurance Ceded to claims paid	29.76	107.50	3.47	41.56	568.35	2,895.55	12.36	41.05	8,660.67	34,899.81	1,535.66	6,811.29	16,757.19	68,205.31	23,021.69	87,298.59
Net Claim Paid	607.08	2,104.16	49.35	290.12	134.31	460.06	234.83	779.89	3,109.44	11,419.47	3,071.25	12,596.58	41,037.32	152,684.44	44,312.01	164,941.06
Add : Claims outstanding at the end	3,072.90	3,072.90	726.00	726.00	1,825.66	1,825.66	252.64	252.64	11,457.71	11,457.71	7,015.73	7,015.73	274,594.33	274,594.33	292,136.84	292,136.84
Less : Claims outstanding at the beginning	3,016.19	3,072.84	684.81	687.26	1,619.07	1,306.60	342.84	215.15	15,137.41	12,043.32	6,718.02	7,098.21	274,973.69	258,972.42	293,665.30	276,543.81
Net Incurred Claims	663.79	2,104.22	90.54	328.86	340.90	979.12	144.63	817.38	(570.26)	10,833.85	3,368.96	12,514.10	40,657.95	168,306.34	42,783.56	180,534.09
Claims Paid (Direct)																
-In India	636.84	2,211.66	52.82	331.68	698.67	3,314.88	247.19	820.94	11,770.11	46,319.28	4,606.91	19,407.87	57,766.11	220,792.34	66,279.46	249,259.74
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	24.40	35.20	40.91	257.36
Estimates of IBNR and IBNER at the end of the period (net)	1,218.41	1,218.41	366.39	366.39	746.22	746.22	234.20	234.20	9,317.58	9,317.58	3,331.50	3,331.50	160,270.95	160,270.95	163,737.14	163,737.14
Estimates of IBNR and IBNER at the beginning of the period (net)	1,197.28	1,181.66	344.40	354.78	602.09	314.58	233.95	212.56	14,237.92	10,448.90	3,321.82	4,192.36	168,042.32	165,183.16	171,473.75	167,952.21

FORM NL-5 - CLAIMS SCHEDULE

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007



Claims Incurred [NET] (₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
Claims Paid (Direct)	4,362.33	17,921.28	1,061.59	4,891.84	32.70	45.91	1,094.29	4,937.74	14,275.08	49,253.23	8,243.68	31,988.66	22,518.76	81,241.88	10,983.91	52,460.49	795.36	2,892.35	37.01	75.18	11,816.28	55,428.02
Add: Re-insurance accepted to direct claims	68.19	1,178.77	63.32	105.16	-	-	63.32	105.16	-	-	-	-	-	-	2.50	2.50	8.85	8.85	-	-	11.35	11.35
Less: Re-insurance Ceded to claims paid	2,279.70	11,818.19	111.25	683.40	32.55	45.73	143.79	729.13	697.64	3,342.28	477.05	1,059.26	1,174.69	4,401.53	3,512.31	16,415.29	56.11	271.91	1.85	3.76	3,570.26	16,690.95
Net Claim Paid	2,150.82	7,281.86	1,013.67	4,313.60	0.16	0.18	1,013.82	4,313.78	13,577.44	45,910.95	7,766.63	30,929.40	21,344.07	76,840.35	7,474.11	36,047.71	748.10	2,629.29	35.16	71.42	8,257.37	38,748.42
Add : Claims outstanding at the end	13,703.96	13,703.96	3,866.98	3,866.98	0.45	0.45	3,867.43	3,867.43	10,000.83	10,000.83	214,740.60	214,740.60	224,741.44	224,741.44	6,308.90	6,308.90	3,311.13	3,311.13	187.58	187.58	9,807.61	9,807.61
Less : Claims outstanding at the beginning	14,686.61	10,293.45	3,724.89	4,044.23	0.55	0.38	3,725.44	4,044.61	9,853.12	9,778.80	213,264.66	204,410.44	223,117.78	214,189.24	6,560.07	8,205.00	3,292.16	3,054.96	162.35	199.97	10,014.58	11,459.92
Net Incurred Claims	1,168.17	10,692.37	1,155.76	4,136.35	0.06	0.25	1,155.82	4,136.60	13,725.16	46,132.98	9,242.57	41,259.57	22,967.73	87,392.55	7,222.94	34,151.61	767.07	2,885.46	60.39	59.04	8,050.40	37,096.11
Claims Paid (Direct)																						
-In India	4,362.33	17,921.28	892.40	4,374.32	32.70	45.91	925.10	4,420.23	14,275.08	49,253.23	8,243.68	31,988.66	22,518.76	81,241.88	10,952.00	52,427.93	795.36	2,892.35	36.27	47.31	11,783.62	55,367.59
-Outside India	-	-	169.19	517.52	-	-	169.19	517.52	-	-	-	-	-	-	31.91	32.56	-	-	0.74	27.87	32.66	60.43
Estimates of IBNR and IBNER at the end of the period (net)	1,783.84	1,783.84	1,163.38	1,163.38	0.36	0.36	1,163.74	1,163.74	1,261.31	1,261.31	143,064.52	143,064.52	144,325.83	144,325.83	2,318.26	2,318.26	2,179.84	2,179.84	77.58	77.58	4,575.67	4,575.67
Estimates of IBNR and IBNER at the beginning of the period (net)	1,783.84	1,415.44	1,163.38	1,176.35	0.36	0.32	1,163.74	1,176.67	1,261.31	1,191.33	143,064.52	134,211.95	144,325.83	135,403.29	2,318.26	5,181.85	2,179.84	1,964.60	77.58	82.16	4,575.67	7,228.62

Particulars	Miscellaneous														(₹ lakhs)	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
Claims Paid (Direct)	478.41	1,921.92	223.66	309.18	301.93	1,669.38	55.19	235.56	39,070.17	55,998.17	4,207.63	19,635.78	78,672.03	216,439.90	84,128.65	239,298.93
Add: Re-insurance accepted to direct claims	-	-	-	-	1.46	147.88	-	-	-	-	0.00	0.00	12.81	159.23	144.32	1,443.16
Less: Re-insurance Ceded to claims paid	23.91	96.10	12.27	32.75	261.76	1,520.78	2.76	11.78	30,005.56	42,718.80	1,511.74	10,001.04	36,562.96	75,473.73	38,986.45	88,021.04
Net Claim Paid	454.50	1,825.82	211.39	276.43	41.63	296.48	52.43	223.78	9,064.61	13,279.37	2,695.88	9,634.74	42,121.88	141,125.40	45,286.53	152,721.04
Add : Claims outstanding at the end	3,072.84	3,072.84	687.26	687.26	1,306.60	1,306.60	215.15	215.15	12,043.32	12,043.32	7,098.21	7,098.21	258,972.42	258,972.42	276,543.81	276,543.81
Less : Claims outstanding at the beginning	2,565.39	2,144.26	848.01	576.09	1,238.76	1,005.67	172.64	150.79	18,076.99	9,332.81	6,448.45	7,721.08	262,482.59	246,579.86	280,894.64	260,917.92
Net Incurred Claims	961.94	2,754.41	50.64	387.60	109.47	597.41	94.94	288.14	3,030.94	15,989.88	3,345.63	9,011.87	38,611.71	153,517.97	40,935.70	168,346.94
Claims Paid (Direct)																
-In India	478.41	1,921.92	223.66	309.18	301.93	1,669.38	55.19	235.56	39,070.17	55,998.17	4,207.63	19,635.78	78,639.37	216,379.47	83,926.80	238,720.98
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	32.66	60.43	201.85	577.95
Estimates of IBNR and IBNER at the end of the period (net)	967.30	967.30	336.84	336.84	330.52	330.52	142.70	142.70	17,671.57	17,671.57	3,764.06	3,764.06	172,114.49	172,114.49	175,062.07	175,062.07
Estimates of IBNR and IBNER at the beginning of the period (net)	967.30	672.72	336.84	254.76	330.52	309.70	142.70	145.82	17,671.57	8,935.32	3,764.06	4,493.82	172,114.49	157,444.05	175,062.07	160,036.15

Commission

Commission																							(₹ lakhs)			
Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health Insurance		Personal Accident		Travel Insurance		Total Health			
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4		
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23		
Commission & Remuneration	970.57	3,994.14	257.43	1,239.02	-	0.00	257.43	1,239.03	3,252.90	10,569.60	27.19	920.97	3,280.08	11,490.57	922.10	3,387.54	393.72	1,076.81	5.14	29.88	1,320.96	4,494.23				
Rewards	178.86	565.33	20.34	80.44	-	-	20.34	80.44	1,230.32	2,131.14	637.98	851.60	1,868.30	2,982.74	37.54	85.02	0.05	0.36	0.01	0.29	37.60	85.67				
Distribution fees	-	-	-	-	-	-	-	-	101.77	383.06	1.02	7.20	102.79	390.25	-	-	-	-	-	-	-	-				
Gross Commission	1,149.43	4,559.46	277.78	1,319.46	-	0.00	277.78	1,319.46	4,584.98	13,083.80	666.19	1,779.77	5,251.17	14,863.57	959.64	3,472.56	393.77	1,077.17	5.15	30.17	1,358.56	4,579.90				
Add: Commission on Re-insurance Accepted	0.82	462.12	-	10.19	-	-	-	10.19	-	-	-	-	-	-	-	-	-	-	0.20	-	-	0.20				
Less: Commission on reinsurance Ceded	2,698.94	8,900.49	111.85	294.78	-	7.61	111.85	302.39	160.43	860.96	64.39	716.78	224.82	1,577.74	1,067.05	3,496.01	58.48	236.84	61.57	206.54	1,187.10	3,939.39				
Net Commission	(1,548.70)	(3,878.91)	165.93	1,034.87	-	(7.60)	165.93	1,027.26	4,424.55	12,222.84	601.80	1,062.99	5,026.35	13,285.83	(107.41)	(23.45)	335.29	840.53	(56.42)	(176.37)	171.46	60.70				

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	Miscellaneous														(₹ lakhs)	
Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Commission & Remuneration	86.79	341.89	56.83	242.53	131.34	697.59	-	0.73	-	6.35	979.70	3,208.89	5,855.70	20,482.78	7,083.71	25,715.94
Rewards	4.62	15.85	10.25	49.77	22.35	62.34	0.00	0.21	-	-	32.86	141.89	1,975.97	3,338.47	2,175.18	3,984.23
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	390.25	102.79	390.25
Gross Commission	91.41	357.73	67.08	292.31	153.69	759.93	0.00	0.93	-	6.35	1,012.56	3,350.78	7,934.47	24,211.50	9,361.67	30,090.43
Add: Commission on Re-insurance Accepted	-	-	27.36	35.84	(8.31)	55.42	-	-	-	-	-	-	19.05	91.46	19.86	563.77
Less: Commission on reinsurance Ceded	5.76	44.88	56.20	190.67	524.81	1,485.58	-	1.20	858.66	5,163.08	332.58	2,364.16	3,189.94	14,766.70	6,000.73	23,969.58
Net Commission	85.64	312.85	38.23	137.48	(379.44)	(670.23)	0.00	(0.27)	(858.66)	(5,156.73)	679.98	986.63	4,763.58	9,536.26	3,380.81	6,684.62

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Particulars		(₹ lakhs)																																																			
		Fire								Marine Cargo				Marine Hull				Total Marine				Motor OD				Motor TP				Total Motor				Miscellaneous				Health Insurance				Personal Accident				Travel Insurance				Total Health			
		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4		For Q4		Upto Q4													
		2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22												
Commission & Remuneration	913.97	3,730.36	248.74	1,067.19	-	0.00	248.74	1,067.19	1,555.62	8,792.05	479.98	1,389.87	2,035.61	10,181.92	783.53	2,663.93	382.23	1,081.07	3.05	10.05	1,168.80	3,755.05																															
Rewards	204.50	514.68	(39.76)	54.08	-	-	(39.76)	54.08	1,478.32	2,325.49	98.52	304.72	1,576.84	2,630.21	24.40	43.46	9.09	9.23	(0.01)	0.05	33.48	52.75																															
Distribution fees	-	-	-	-	-	-	-	-	85.71	322.33	1.93	7.33	87.64	329.66	-	-	-	-	-	-	-	-																															
Gross Commission	1,118.47	4,245.04	208.98	1,121.27	-	0.00	208.98	1,121.27	3,119.65	11,439.86	580.43	1,701.92	3,700.08	13,141.79	807.93	2,707.40	391.31	1,090.31	3.04	10.10	1,202.28	3,807.80																															
Add: Commission on Re-insurance Accepted	32.12	487.73	2.31	13.43	-	-	2.31	13.43	-	-	-	-	-	-	-	-	-	-	-	-	-																																
Less: Commission on reinsurance Ceded	1,427.50	7,183.36	41.85	292.66	0.01	5.25	41.86	297.91	148.26	3,275.21	73.79	749.89	222.05	4,025.10	1,047.93	3,312.60	58.98	242.36	0.44	15.81	1,107.35	3,570.77																															
Net Commission	(276.91)	(2,450.58)	169.44	824.04	(0.01)	(5.25)	169.43	836.80	2,971.38	8,164.65	506.64	952.03	3,478.03	9,116.68	(240.00)	(605.20)	332.33	847.95	2.59	(5.71)	94.93	237.04																															

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Particulars	Miscellaneous														(₹ lakhs)	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4		
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22		
Commission & Remuneration	83.61	325.42	62.41	245.31	181.30	610.39	13.62	13.83	-	-	789.84	2,405.23	4,335.19	17,537.16	5,497.90	22,334.72
Rewards	4.72	12.77	8.82	41.61	20.87	43.79	20.44	20.55	-	-	39.11	90.74	1,704.28	2,892.41	1,869.02	3,461.17
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	87.64	329.66	87.64
Gross Commission	88.33	338.19	71.23	286.92	202.17	654.19	34.06	34.38	-	-	828.95	2,495.97	6,127.12	20,759.23	7,454.56	26,125.55
Add: Commission on Re-insurance Accepted	-	-	1.23	27.66	5.55	70.58	-	-	-	-	-	-	6.79	98.23	41.22	599.39
Less: Commission on reinsurance Ceded	6.97	56.47	59.67	229.27	191.43	1,100.02	5.11	6.50	1,048.76	4,563.43	443.73	2,112.96	3,085.08	15,664.51	4,554.44	23,145.78
Net Commission	81.36	281.72	12.80	85.30	16.29	(375.26)	28.96	27.88	(1,048.76)	(4,563.43)	-	-	3,048.82	5,192.95	2,941.34	3,579.16

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Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Operating Expenses related to Insurance Business

Particulars	(₹ lakhs)																					
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23	For Q4 2022-23	Upto Q4 2022-23
1 Employees' Remuneration & Welfare Benefits	492.52	4,301.75	168.25	834.52	(1.84)	19.04	166.41	853.56	1,677.73	6,139.85	2,013.99	7,038.36	3,691.72	13,178.20	2,258.25	5,935.53	300.58	843.41	3.57	36.97	2,562.40	6,815.91
2 Travel, Conveyance and Vehicle Running Expenses	7.56	138.36	3.96	26.84	(0.10)	0.61	3.86	27.45	44.27	197.49	53.86	226.39	98.12	423.87	64.64	190.91	8.49	27.13	0.04	1.19	73.17	219.23
3 Training Expenses	20.09	46.61	7.98	12.62	0.15	0.30	8.13	12.92	61.87	92.93	53.65	88.63	115.51	181.56	65.13	90.73	8.15	11.93	0.31	0.54	73.59	103.20
4 Rents, Rates, and Taxes	41.99	177.46	10.73	34.43	0.04	0.79	10.77	35.21	94.60	253.29	111.67	290.36	206.28	543.65	114.09	244.86	15.49	34.79	0.34	1.53	129.91	281.18
5 Repairs	114.50	644.79	32.33	125.09	(0.05)	2.85	32.28	127.94	299.12	920.30	355.52	1,054.97	654.64	1,975.27	377.75	889.67	50.85	126.42	0.89	5.54	429.49	1,021.63
6 Printing & Stationery	20.54	89.13	5.29	17.29	0.02	0.39	5.31	17.68	46.87	127.21	55.36	145.83	102.22	273.04	56.76	122.98	7.70	17.47	0.16	0.77	64.63	141.22
7 Communication expenses	5.09	74.51	2.31	14.46	(0.05)	0.33	2.26	14.79	25.03	106.35	30.35	121.92	55.39	228.27	35.80	102.81	4.72	14.61	0.03	0.64	40.55	118.06
8 Legal & Professional Charges	30.40	202.44	9.10	39.19	(0.05)	0.90	9.05	40.09	67.15	266.13	119.18	359.18	186.33	625.30	104.75	265.84	15.17	39.69	0.24	1.75	120.16	307.28
9 Auditors' Fees, Expenses etc.																						
(a) as auditor	0.48	5.10	0.18	0.99	(0.00)	0.02	0.18	1.01	1.87	7.28	2.25	8.35	4.12	15.63	2.58	7.04	0.34	1.00	0.00	0.04	2.92	8.08
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	0.06	0.48	0.02	0.09	(0.00)	0.00	0.02	0.09	0.20	0.68	0.24	0.78	0.43	1.46	0.26	0.66	0.03	0.09	0.00	0.00	0.29	0.75
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	431.68	2,486.69	20.52	153.64	(0.15)	31.60	20.37	185.24	872.40	4,489.70	3,056.54	8,034.60	3,928.94	12,524.30	4,164.83	9,872.49	674.11	1,407.97	0.25	9.73	4,839.19	11,290.19
11 Interest & Bank Charges	21.35	127.71	6.17	24.77	(0.02)	0.57	6.15	25.34	57.69	182.28	68.67	208.95	126.36	391.23	73.54	176.21	9.88	25.04	0.16	1.10	83.59	202.35
12 Depreciation	22.26	219.39	8.08	42.56	(0.11)	0.97	7.97	43.53	82.21	313.13	98.94	358.96	181.15	672.09	112.41	302.71	14.92	43.01	0.16	1.89	127.49	347.61
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	6.48	36.59	1.83	7.10	(0.00)	0.16	1.83	7.26	16.95	52.23	20.15	59.87	37.10	112.10	21.42	50.49	2.88	7.17	0.05	0.31	24.35	57.98
17 Others																						
(a) Business Support	14.80	1,570.40	215.39	929.62	(5.49)	(5.48)	209.90	924.14	2,529.84	6,075.96	6,563.43	16,233.92	9,093.27	22,309.88	(364.35)	787.96	171.19	545.57	30.10	150.24	(163.05)	1,483.78
(b) Entertainment	2.80	13.65	0.75	2.65	0.00	0.06	0.75	2.71	6.78	19.48	8.03	22.34	14.81	41.82	8.36	18.84	1.13	2.68	0.02	0.12	9.52	21.63
(c) Gain/(Loss) on Foreign Exchange	(23.62)	(23.96)	(4.59)	(4.65)	(0.10)	(0.11)	(4.69)	(4.75)	(33.80)	(34.20)	(38.76)	(39.20)	(72.56)	(73.39)	(32.73)	(33.06)	(4.65)	(4.70)	(0.20)	(0.21)	(37.59)	(37.96)
(d) Subscription/Membership	3.80	27.81	1.19	5.40	(0.01)	0.12	1.19	5.52	11.56	39.70	13.83	45.51	25.39	85.20	15.19	38.38	2.03	5.45	0.03	0.24	17.25	44.07
(e) Insurance	1.75	11.84	0.53	2.30	(0.00)	0.05	0.53	2.35	5.08	16.91	6.07	19.38	11.15	36.28	6.60	16.34	0.88	2.32	0.01	0.10	7.50	18.77
(f) Pool Expenses	3.56	44.65	1.48	8.66	(0.03)	0.20	1.45	8.86	15.60	63.73	18.86	73.06	34.46	136.79	21.94	61.61	2.90	8.75	0.02	0.38	24.87	70.75
(g) Miscellaneous	7.25	33.29	1.91	6.47	0.00	0.15	1.92	6.61	16.99	47.49	20.10	54.44	37.09	101.94	20.78	45.91	2.81	6.52	0.06	0.29	23.65	52.72
TOTAL	1,225.34	10,228.71	493.43	2,284.04	(7.80)	53.53	485.64	2,337.56	5,900.01	19,377.92	12,631.94	34,406.58	16,531.96	53,784.50	7,128.00	19,188.92	1,289.62	3,166.35	36.25	213.16	8,453.87	22,568.43
In India	1,225.34	10,228.71	493.43	2,284.04	(7.80)	53.53	485.64	2,337.56	5,900.01	19,377.92	12,631.94	34,406.58	16,531.96	53,784.50	7,128.00	19,188.92	1,289.62	3,166.35	36.25	213.16	8,453.87	22,568.43
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Miscellaneous																(₹ lakhs)	
Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total			
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4			
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23			
1 Employees' Remuneration & Welfare Benefits	53.62	289.37	43.63	235.70	78.78	579.87	(0.28)	2.90	1,153.43	7,283.37	486.99	2,303.47	8,070.29	30,688.79	8,729.21	35,844.11			
2 Travel, Conveyance and Vehicle Running Expenses	1.21	9.31	0.99	7.58	1.44	18.65	(0.02)	0.09	23.78	234.27	11.72	74.09	210.42	987.09	221.84	1,152.91			
3 Training Expenses	2.62	4.26	2.32	3.66	4.50	7.99	0.02	0.05	77.94	126.53	27.79	40.44	304.30	467.69	332.53	527.22			
4 Rents, Rates, and Taxes	3.55	11.94	2.89	9.72	6.10	23.92	0.01	0.12	82.46	300.46	30.43	95.03	461.63	1,266.02	514.40	1,478.70			
5 Repairs	10.55	43.37	8.59	35.33	17.16	86.92	(0.01)	0.43	238.34	1,091.70	92.39	345.27	1,451.15	4,599.92	1,597.93	5,372.65			
6 Printing & Stationery	1.75	6.00	1.43	4.88	2.99	12.01	0.00	0.06	40.53	150.90	15.02	47.73	228.56	635.84	254.41	742.65			
7 Communication	0.72	5.01	0.58	4.08	0.91	10.04	(0.01)	0.05	14.45	126.16	6.80	39.90	119.38	531.58	126.74	620.88			
8 Legal & Professional Charges	3.08	13.73	2.43	11.10	4.65	27.28	(0.01)	0.14	72.87	432.32	26.23	108.27	415.75	1,525.42	455.21	1,767.96			
9 Auditors' Fees , Expenses etc.																			
(a) as auditor	0.06	0.34	0.05	0.28	0.08	0.69	(0.00)	0.00	1.20	8.64	0.53	2.73	8.96	36.40	9.62	42.51			
(b) as adviser or in any other capacity, in respect of																			
(i) Taxation matters	0.01	0.03	0.01	0.03	0.01	0.06	(0.00)	0.00	0.14	0.81	0.06	0.26	0.95	3.40	1.04	3.97			
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10 Advertisement and Publicity	14.24	74.13	0.45	34.39	68.61	598.37	(0.02)	5.71	170.41	961.92	972.51	4,573.93	9,994.32	30,062.94	10,446.37	32,734.87			
11 Interest & Bank Charges	2.01	8.59	1.63	7.00	3.22	17.21	(0.00)	0.09	45.08	216.23	17.67	68.38	279.56	911.08	307.07	1,064.13			
12 Depreciation	2.56	14.76	2.08	12.02	3.64	29.57	(0.02)	0.15	54.22	371.45	23.47	117.48	394.60	1,565.14	424.83	1,828.06			
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
16 Goods and Services Tax (GST)	0.60	2.46	0.49	2.01	0.97	4.93	(0.00)	0.02	13.49	61.96	5.23	19.59	82.23	261.06	90.54	304.91			
17 Others																			
(a) Business Support	149.10	596.35	46.15	125.65	97.00	323.60	0.00	0.00	(209.41)	1,187.15	444.61	202.56	9,457.66	26,228.97	9,682.36	28,723.51			
(b) Entertainment	0.25	0.92	0.20	0.75	0.41	1.84	0.00	0.01	5.66	23.11	2.14	7.31	32.98	97.39	36.54	113.75			
(c) Gain/(Loss) on Foreign Exchange	(1.59)	(1.61)	(1.30)	(1.31)	(3.19)	(3.23)	(0.02)	(0.02)	(40.02)	(40.56)	(12.67)	(12.83)	(168.93)	(170.92)	(199.63)	(199.63)			
(d) Subscription/Membership	0.38	1.87	0.31	1.52	0.59	3.75	(0.00)	0.02	8.44	47.09	3.44	14.89	55.81	198.42	60.79	231.75			
(e) Insurance	0.17	0.80	0.14	0.65	0.27	1.60	(0.00)	0.01	3.82	20.05	1.53	6.34	24.58	84.50	26.86	98.69			
(f) Pool Expenses	0.46	3.00	0.37	2.45	0.61	6.02	(0.00)	0.03	9.48	75.60	4.32	23.91	74.57	318.56	79.58	372.07			
(g) Miscellaneous	0.63	2.24	0.51	1.82	1.06	4.49	0.00	0.02	14.44	56.34	5.40	17.82	82.78	237.38	91.94	277.28			
TOTAL	245.99	1,086.86	113.95	499.32	289.84	1,755.59	(0.35)	9.89	1,780.73	12,735.52	2,165.58	8,096.56	31,581.57	100,536.68	33,292.54	113,102.95			
In India	245.99	1,086.86	113.95	499.32	289.84	1,755.59	(0.35)	9.89	1,780.73	12,735.52	2,165.58	8,096.56	31,581.57	100,536.68	33,292.54	113,102.95			
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Operating Expenses related to Insurance Business

		(₹ lakhs)																					
		Miscellaneous																					
Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health		
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22		
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	
1	Employees' Remuneration & Welfare Benefits	1,197.28	4,512.41	177.39	668.57	1.96	7.39	179.35	675.95	1,440.36	5,428.57	1,578.25	5,948.26	3,018.62	11,376.82	1,004.20	3,784.72	177.86	670.34	11.00	41.46	1,193.06	4,496.52
2	Travel, Conveyance and Vehicle Running Expenses	33.16	78.31	4.91	11.60	0.05	0.13	4.97	11.73	39.89	94.21	43.71	103.23	83.61	197.45	27.81	65.68	4.93	11.63	0.30	0.72	33.04	78.04
3	Training Expenses	11.30	93.08	0.37	1.07	0.00	0.01	0.38	1.08	3.02	8.68	3.31	9.53	6.33	18.21	13.92	93.65	1.20	9.78	0.02	0.06	15.14	103.49
4	Rents, Rates, and Taxes	68.60	270.57	10.16	40.09	0.11	0.44	10.28	40.53	82.52	325.51	90.43	356.67	172.96	682.18	57.54	226.94	10.19	40.19	0.63	2.49	68.36	269.62
5	Repairs	178.78	683.11	26.49	101.21	0.29	1.12	26.78	102.33	215.08	821.81	235.67	900.48	450.75	1,722.29	149.95	572.95	26.56	101.48	1.64	6.28	178.15	680.71
6	Printing & Stationery	41.78	104.66	6.19	15.51	0.07	0.17	6.26	15.68	50.26	125.90	55.07	137.96	105.33	263.86	35.04	87.78	6.21	15.55	0.38	0.96	41.63	104.29
7	Communication	48.55	139.50	7.19	20.67	0.08	0.23	7.27	20.90	58.41	167.82	64.00	183.89	122.41	351.72	40.72	117.00	7.21	20.72	0.45	1.28	48.38	139.01
8	Legal & Professional Charges	5.20	189.92	0.74	28.70	0.01	0.32	0.75	29.02	(12.72)	290.44	(32.40)	215.99	(45.12)	506.43	(4.98)	363.63	0.68	23.43	0.05	1.78	(4.24)	388.84
9	Auditors' Fees, Expenses etc.																						
	(a) as auditor	0.95	5.20	0.14	0.77	0.00	0.01	0.14	0.78	1.14	6.26	1.25	6.86	2.39	13.12	0.80	4.36	0.14	0.77	0.01	0.05	0.94	5.18
	(b) as adviser or in any other capacity, in respect of																						
	(i) Taxation matters	0.14	0.50	0.02	0.08	0.00	0.00	0.02	0.08	0.17	0.67	0.18	0.73	0.35	1.40	0.12	0.47	0.02	0.08	0.00	0.01	0.14	0.55
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Advertisement and Publicity	649.13	2,664.70	33.02	163.89	0.23	13.16	33.25	177.05	1,799.32	7,200.85	2,544.58	6,485.00	4,343.90	13,685.85	1,918.99	4,791.13	330.91	861.54	1.66	4.00	2,251.56	5,656.67
11	Interest & Bank Charges	22.61	94.39	3.32	13.99	0.04	0.15	3.39	14.14	27.20	113.56	29.80	124.43	57.00	237.99	18.96	79.17	3.36	14.02	0.21	0.87	22.53	94.06
12	Depreciation	55.49	214.56	8.22	31.79	0.09	0.35	8.31	32.14	66.76	258.12	73.15	282.83	139.92	540.95	46.55	179.96	8.24	31.87	0.51	1.97	55.30	213.80
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Goods and Services Tax (GST)	8.45	82.16	1.25	12.17	0.01	0.13	1.27	12.31	10.16	98.84	11.13	108.31	21.29	207.15	7.08	68.91	1.25	12.21	0.08	0.75	8.42	81.87
17	Others																						
	(a) Business Support	296.39	1,431.99	202.63	770.21	0.00	0.01	202.63	770.22	983.89	3,866.25	5,978.45	18,433.42	6,962.34	22,299.66	(503.38)	138.65	214.10	631.04	20.66	69.68	(268.62)	839.37
	(b) Entertainment	3.12	6.45	0.46	0.96	0.01	0.01	0.47	0.97	3.75	7.76	4.11	8.50	7.87	16.26	2.62	5.41	0.46	0.96	0.03	0.06	3.11	6.43
	(c) Gain/(Loss) on Foreign Exchange	(7.45)	(6.96)	(1.10)	(1.03)	(0.01)	(0.01)	(1.12)	(1.04)	(8.96)	(8.37)	(9.82)	(9.17)	(18.78)	(17.54)	(6.25)	(5.84)	(1.11)	(1.03)	(0.07)	(0.06)	(7.42)	(6.93)
	(d) Subscription/Membership	2.46	32.68	0.37	4.84	0.00	0.05	0.37	4.90	2.96	39.32	3.25	43.08	6.21	82.40	2.07	27.41	0.37	4.85	0.02	0.30	2.46	32.57
	(e) Insurance	1.32	9.17	0.20	1.36	0.00	0.02	0.20	1.37	1.59	11.04	1.74	12.09	3.33	23.13	1.11	7.69	0.20	1.36	0.01	0.08	1.32	9.14
	(f) Pool Expenses	21.36	44.72	3.16	6.63	0.03	0.07	3.20	6.70	25.70	53.80	28.16	58.95	53.86	112.76	17.92	37.51	3.17	6.64	0.20	0.41	21.29	44.57
	(g) Miscellaneous	11.49	62.61	1.70	9.28	0.02	0.10	1.72	9.38	13.83	75.32	15.15	82.53	28.98	157.86	9.64	52.51	1.71	9.30	0.11	0.58	11.45	62.39
	TOTAL	2,650.10	10,713.81	486.88	1,902.34	3.01	23.87	489.88	1,926.21	4,804.35	18,986.36	10,719.18	33,493.57	15,523.53	52,479.93	2,840.42	10,699.71	797.66	2,466.75	37.90	133.73	3,675.98	13,300.19
	In India	2,650.10	10,713.81	486.88	1,902.34	3.01	23.87	489.88	1,926.21	4,804.35	18,986.36	10,719.18	33,493.57	15,523.53	52,479.93	2,840.42	10,699.71	797.66	2,466.75	37.90	133.73	3,675.98	13,300.19
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Miscellaneous																(₹ lakhs)	
Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total			
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4			
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22			
1 Employees' Remuneration & Welfare Benefits	86.20	324.88	76.61	288.73	135.47	510.58	7.74	29.16	2,206.93	8,317.67	339.14	1,278.17	7,063.77	26,622.54	8,440.40	31,810.90			
2 Travel, Conveyance and Vehicle Running Expenses	26.39	5.64	2.12	5.01	3.75	8.86	0.21	0.51	61.12	144.36	9.39	22.18	195.64	462.04	233.77	552.09			
3 Training Expenses	0.18	0.52	0.16	0.46	12.37	54.33	0.02	0.05	4.63	18.54	101.21	494.31	140.05	689.91	151.72	784.07			
4 Rents, Rates, and Taxes	4.94	19.48	4.39	17.31	7.76	30.62	0.44	1.75	126.45	498.74	19.43	76.64	404.74	1,596.34	483.61	1,907.45			
5 Repairs	12.87	49.18	11.44	43.71	20.23	77.29	1.16	4.41	329.54	1,259.18	50.64	193.50	1,054.78	4,030.28	1,260.34	4,815.72			
6 Printing & Stationery	3.01	7.53	2.67	6.70	4.73	11.84	0.27	0.68	77.00	192.91	11.83	29.64	246.47	617.45	294.50	737.78			
7 Communication	3.50	10.04	3.11	8.93	5.49	15.78	0.31	0.90	89.50	257.14	13.75	39.51	286.45	823.04	342.27	983.44			
8 Legal & Professional Charges	(0.21)	13.37	0.37	12.44	0.47	21.51	0.04	1.26	10.88	358.72	1.46	48.24	(36.36)	1,350.82	(30.41)	1,569.76			
9 Auditors' Fees, Expenses etc.																			
(a) as auditor	0.07	0.37	0.06	0.33	0.11	0.59		0.01	0.03	1.75	9.59		0.27	1.47	5.59	30.69	6.68	36.68	
(b) as adviser or in any other capacity, in respect of																			
(i) Taxation matters	0.01	0.04	0.01	0.04	0.02	0.06		0.00	0.00	0.25	1.02	0.04	0.16	0.81	3.28	0.97	3.92		
(ii) Insurance Matters	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	16.18	64.76	15.70	57.81	129.25	373.00	106.80	108.02	180.77	1,167.80	989.96	2,017.17	8,034.11	23,131.08	8,716.49	25,972.84			
11 Interest & Bank Charges	1.63	6.80	1.45	6.04	2.56	10.68	0.15	0.61	41.67	174.00	6.40	26.74	133.38	556.91	159.37	665.45			
12 Depreciation	4.00	15.45	3.55	13.73	6.28	24.28	0.36	1.39	102.29	395.49	15.72	60.78	327.41	1,265.86	391.22	1,512.56			
12 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	
13 Business Development and Sales Promotion Expenses	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	
14 Information Technology Expenses	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	
15 Goods and Services Tax (GST)	0.61	5.92	0.54	5.26	0.96	9.30	0.05	0.53	15.57	151.45	2.39	23.27	49.83	484.74	59.54	579.21			
16 Others																			
(a) Business Support	147.03	591.51	38.68	121.70	65.94	354.69	0.01	0.02	305.47	69.87	194.93	417.10	7,445.79	24,693.93	7,944.80	26,896.13			
(b) Entertainment	0.22	0.46	0.20	0.41	0.35	0.73	0.02	0.04	5.75	11.89	0.88	1.83	18.41	38.04	22.00	45.46			
(c) Gain/(Loss) on Foreign Exchange	(0.54)	(0.50)	(0.48)	(0.45)	(0.84)	(0.79)	(0.05)	(0.04)	(13.73)	(12.83)	(2.11)	(1.97)	(43.94)	(41.05)	(52.51)	(49.05)			
(d) Subscription/Membership	0.18	2.35	0.16	2.09	0.28	3.70	0.02	0.21	4.54	60.24	0.70	9.26	14.54	192.82	17.37	230.39			
(e) Insurance	0.10	0.66	0.08	0.59	0.15	1.04	0.01	0.06	2.44	16.91	0.37	2.60	7.79	54.12	9.31	64.67			
(f) Pool Expenses	1.54	3.22	1.37	2.86	2.42	5.06	0.14	0.29	39.38	82.44	6.05	12.67	126.03	263.86	150.59	315.28			
(g) Miscellaneous	0.83	4.51	0.74	4.01	1.30	7.08	0.07	0.40	21.19	115.41	3.26	17.74	67.81	369.40	81.03	441.39			
TOTAL	284.72	1,126.20	162.92	597.70	399.04	1,520.24	117.77	150.28	3,613.40	13,290.55	1,765.72	4,771.00	25,543.09	87,236.10	28,683.08	99,876.12			
In India	284.72	1,126.20	162.92	597.70	399.04	1,520.24	117.77	150.28	3,613.40	13,290.55	1,765.72	4,771.00	25,543.09	87,236.10	28,683.08	99,876.12			
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

FORM NL-8-SHARE CAPITAL SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Share Capital

(₹ lakhs)

S.No.	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	100,000.00 -	100,000.00 -
2	Issued Capital 904,993,749 (Previous year 904,993,749) Equity Shares of Rs. 10 Each	90,499.37 -	90,499.37 -
3	Subscribed Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37 -	90,480.37 -
4	Called Up Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37 -	90,480.37 -
	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	- -	- -
5	Paid-up Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37 - -	90,480.37 - -
	Total	90,480.37	90,480.37

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007
[As certified by the Management]

Share Capital Pattern of Shareholding

Shareholder	As at 31st March, 2023		As at 31st March, 2022	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	447,823,908	49.49%	674,022,834	74.49%
Future Enterprises Limited	4,581,946		230,780,872	
Shendra Advisory Services Pvt Ltd.	443,241,962		443,241,962	
Foreign	456,979,797	50.51%	230,780,871	25.51%
Generali Participations Netherlands N.V.	456,979,797		230,780,871	
Others	-	-	-	-
TOTAL	904,803,705	100%	904,803,705	100%

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 31st March 2023 .

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 31ST MARCH, 2023**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of	As a percentage	Number of	As a percentage
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate: (i) Future Enterprises Limited (ii) Shendra Advisory Services Private Limited (<i>under liquidation</i>)	2	4,581,946 443,241,962	0.506 48.988	458.19 44,324.20	0 0	0 0	0 0	0 0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) /	0	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	0	0	0	0	0	0	0	0
vi)	Any other (Please specify)	0	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate: (i) Generali Participations Netherlands N.V.	1	456,979,797	50.506	45,697.98	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
B.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	3	904,803,705	100	90,480.37	0	0	0	0

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
SHENDRA ADVISORY SERVICES PRIVATE LIMITED (Under Liquidation)

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No. (I)	Category (II)	No. of	No. of shares held (III)	% of share- (IV)	Paid up equity (V)	Shares pledged or otherwise Number of	As a	Shares under Lock in Period Number of	As a
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate:	2							
	(i) Future Enterprises Limited		135,029,966	49.82%	13,503	0	0	0	0
	(ii) Future Corporate Resources Private Limited		6,018,864	2.22%	602	0	0	0	0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) /	0	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	0	0	0	0	0	0	0	0
vi)	Any other (Please specify)	0	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate:	1							
	(i) Generali Participations Netherlands N.V.		129,983,492	47.96%	12,998	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
B.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter								
vi)	FII belonging to Foreign promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	3	271,032,322	100%	27,103	0	0	0	0

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

PARTICULARS OF THE EQUITY SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE
AS ON 30TH SEPTEMBER, 2022

PART B:

Name of the Indian Promoter: **Future Enterprises Limited**

Section I - Shareholding Pattern of Equity Shares : (1 vote for every one equity share)

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals / HUF	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate:								
	(i) *Central Departmental Stores Pvt. Ltd.	1	4,65,68,710	10.24	931.37	4,54,02,605	97.50	0	0.00
	(ii) (*)(**)Future Corporate Resources Pvt. Ltd.	1	2,78,20,408	6.12	556.41	2,78,20,108	100.00	0	0.00
	(iii) Surplus Finvest Pvt. Ltd.	1	77,534	0.02	1.55	0	0.00	0	0.00
	(iv) Akar Estate And Finance Pvt. Ltd.	1	1,000	0.00	0.02	0	0.00	0	0.00
	(v) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	(vi) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	Trust								
	(i) Infra Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(ii) Retail Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iii) Lifestyle Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iv) Consumer Goods Trust	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
iv)	Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
v)	Persons acting in Concert (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
vi)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate \$:	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	1	500	0.00	0.01	0	0.00	0	0.00
ii)	Foreign Portfolio Investors	3	1,02,516	0.02	2.05	0	0.00	0	0.00
iii)	Financial Institutions / Banks		0	0.00	0.00	0	0.00	0	0.00
iv)	Insurance Companies	1	26,16,004	0.58	52.32	0	0.00	0	0.00
v)	FII belonging to Foreign Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
vi)	FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
vii)	Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
viii)	Alternative Investment Fund	0	0	0.00	0.00	0	0.00	0	0.00
ix)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
1.2)	Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lakh	1,35,795	17,37,15,623	38.19	3,474.31	0	0.00	0	0.00
ii)	Individual share capital in excess of Rs. 2 Lakh	173	4,75,40,933	10.45	950.82	0	0.00	0	0.00
	Roop Singh Rathore (***)		76,03,717	1.67	152.07	0	0.00	0	0.00
iii)	NBFCs registered with RBI	1	1,932	0.00	0.04	0	0.00	0	0.00
iv)	Others:								
	-Trusts	2	655	0.00	0.01	0	0.00	0	0.00
	-Non Resident Indian (NRI)	891	59,50,150	1.31	119.00	0	0.00	0	0.00
	-Clearing Members	27	1,43,385	0.03	2.87	0	0.00	0	0.00
	-Bodies Corporate	304	14,28,65,487	31.40	2,857.31	0	0.00	0	0.00
	Bennett, Coleman And Company Limited (***)		8,39,09,915	18.44	1,678.20	0	0.00	0	0.00
	Vistra ITCL India Limited (***)		4,55,68,599	10.02	911.37	0	0.00	0	0.00
	-HEPF	1	6,45,532	0.14	12.91	0	0.00	0	0.00
v)	Any other (Please specify)								
	Hindu Undivided Family	1,270	67,16,727	1.48	134.33	0	0.00	0	0.00
	-LLP	14	1,63,105	0.04	3.26	0	0.00	0	0.00
B.2	Non Public Shareholders								
2.1)	Custodian / DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
2.2)	Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
2.3)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
Total - I		1,38,489	45,49,30,401	100.00	9,098.61	7,32,22,713	16.10	0	0.00

Section II - Shareholding Pattern of Class B Shares (Series 1) : (3 votes for every 4 shares held)

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals / HUF									
	(i) Anil Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(ii) Ashni Kishore Biyani	1	71,147	0.18	1.42	0	0.00	0	0.00
	(iii) Gopikishan Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(iv) Kishore Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(v) Laxminarayan Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(vi) Rakesh Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(vii) Sunil Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(viii) Vijay Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(ix) Vivek Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
ii) Bodies Corporate:									
	(i) Central Departmental Stores Pvt. Ltd.	1	2,54,41,753	64.61	508.84	0	0.00	0	0.00
	(ii) **Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0	0.00	0	0.00
	(iii) Surplus Finvest Pvt. Ltd.	1	27,009	0.07	0.54	0	0.00	0	0.00
	(iv) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	(v) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
Trust									
	(i) Infra Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(ii) Retail Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iii) Lifestyle Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iv) Consumer Goods Trust	0	0	0.00	0.00	0	0.00	0	0.00
	iii) Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
	iv) Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
	v) Persons acting in Concert (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	vi) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
A.2 Foreign Promoters									
	i) Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
	ii) Bodies Corporate \$:	0	0	0.00	0.00	0	0.00	0	0.00
	iii) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
B Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds	1	50	0.00	0.00	0	0.00	0	0.00
	ii) Foreign Portfolio Investors	1	120	0.00	0.00	0	0.00	0	0.00
	iii) Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
	iv) Insurance Companies	1	400	0.00	0.01	0	0.00	0	0.00
	v) FII belonging to Foreign Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
	vi) FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
	vii) Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
	viii) Alternative Investment Fund	0	0	0.00	0.00	0	0.00	0	0.00
	ix) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	1.2) Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lakh	19,196	72,60,837	18.44	145.22	0	0.00	0	0.00
	ii) Individual share capital in excess of Rs. 2 Lakh	10	27,00,213	6.86	54.00	0	0.00	0	0.00
	iii) NBFCs registered with RBI	0	0	0.00	0.00	0	0.00	0	0.00
	iv) Others:								
	-Trusts	1	127	0.00	0.00	0	0.00	0	0.00
	-Non Resident Indian (NRI)	229	2,10,126	0.53	4.20	0	0.00	0	0.00
	-Clearing Members	15	7,541	0.02	0.15	0	0.00	0	0.00
	-Bodies Corporate	142	5,14,432	1.31	10.29	0	0.00	0	0.00
	-HEPF	1	80,461	0.20	1.61	0	0.00	0	0.00
	v) Any other (Please specify)								
	-Hindu Undivided Family	209	1,28,770	0.33	2.58	0	0.00	0	0.00
	-LLP	4	35,022	0.09	0.70	0	0.00	0	0.00
B.2 Non Public Shareholders									
	2.1) Custodian / DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
	2.2) Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
	2.3) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	Total - II	19,824	3,93,74,679	100.00	787.49	0	0	0	0

	Summary of Equity Shares and Class B (Series 1) Shares	No. of Investors	No. of shares held	% of share holdings	Paid up Amount (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
			(III)	(IV)	(V)				
	Section - I : SHAREHOLDING PATTERN - EQUITY SHARES	1,38,489	45,49,30,401		9,098.61	7,32,22,713	16.10	0	0.00
	Section - II : SHAREHOLDING PATTERN - CLASS B (SERIES 1)	19,824	3,93,74,679		787.49	0	0.00	0	0.00
	TOTAL - Section I + Section II	1,58,313	49,43,05,080		9,886.10	7,32,22,713	14.81	0	0.00

Footnotes

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 - Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
 - Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
 - Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- # Please specify the names of the FILs, indicating those FILs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

(*) The details of encumbrances is shown as per disclosure made by Central Departmental Stores Private Limited and Future Corporate Resources Pvt. Ltd. pursuant to the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 pursuant to revised definition of "Encumbrance".

(**) In pursuance of Scheme of Amalgamation under Sections 230 to 232 of the Companies Act, 2013 read with Rules made thereunder, M/s. Future Corporate Resources Limited, M/s. PIL Industries Limited, M/s. Manz Retail Private Limited, M/s. Weavette Business Ventures Limited, M/s. ESES Commercials Private Limited, M/s. Gargi Business Ventures Private Limited were amalgamated with M/s. Suhani Trading and Investment Consultants Private Limited ("the Transferee Company" / "Suhani") which was approved by the Hon'ble National Company Law Tribunal at Mumbai Bench and was made effective on 14th November, 2017. Further "Suhani" change the name from 'Suhani Trading and Investment Consultants Private Limited' to 'Future Corporate Resources Private Limited' w.e.f. 11th December 2018.

(***) *Unbold and Italic figure showing holding more than 1% in that category.*

for Future Enterprises Limited

Vijay Biyani
Managing Director

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**Future Generali India Insurance Company Limited****IRDA Registration No 132. dated 4TH SEPTEMBER, 2007****Reserves and Surplus***(₹ lakhs)*

	Particulars	As at 31st March, 2023	As at 31st March, 2022
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	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	43,829.45	33,203.68
	TOTAL	43,829.45	33,203.68

FORM NL-11-BORROWINGS SCHEDULE**Future Generali India Insurance Company Limited****IRDA Registration No 132. dated 4TH SEPTEMBER, 2007****Borrowings***(₹ lakhs)*

	Particulars	As at	As at
		31st March, 2023	31st March, 2022
1	Debenture/Bonds	24,560.00	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	24,560.00	-

Note:**'Debentures/Bonds' above include unsecured non-convertible debentures of:**

- a) 9,50,000 units of face value of INR 1000 each issued on 23rd of December 2022, for a tenure of 10 years with fixed coupon rate of 9.95 % p.a. subscribed by Generali Horizon B.V.(fellow subsidiary).
- b) 15,06,000 units of face value of INR 1000 each issued on 16th of February 2023, for a tenure of 10 years with fixed coupon rate of 9 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

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

Investments

Particulars	NL -12A		NL -12		(₹ lakhs)	
	Shareholders		Policyholders		Total	
	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022
LONG TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	84,753.95	61,889.58	263,758.98	226,245.82	348,512.93	288,135.40
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	18.80	-	58.51	-	77.31	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	21,732.26	15,786.53	67,631.98	57,709.82	89,364.24	73,496.34
(e) Other Securities	-	18.90	-	69.10	-	88.00
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment properties - Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	51,541.55	36,858.28	160,400.13	134,740.47	211,941.68	171,598.75
5 Other than Approved Investments	736.06	1,093.88	2,290.67	3,998.82	3,026.73	5,092.70
Less: Provision for diminution in the value of investments	(241.17)	(212.03)	(750.53)	(775.10)	(991.70)	(987.12)
TOTAL	158,541.45	115,435.14	493,389.74	421,988.93	651,931.18	537,424.07
SHORT TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	783.73	1,743.81	2,439.02	6,374.75	3,222.75	8,118.56
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	1,483.09	1,147.31	4,615.47	4,194.13	6,098.57	5,341.44
(e) Other Securities (incl	3,292.57	4,238.36	10,246.67	15,493.89	13,539.25	19,732.25
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment properties - Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure & Social Sector	-	432.17	-	1,579.86	-	2,012.04
5 Other than Approved Investments	-	60.13	-	219.83	-	279.96
Less: Provision for diminution in the value of investments	-	(60.13)	-	(219.83)	-	(279.96)
TOTAL	5,559.40	7,561.65	17,301.16	27,642.64	22,860.57	35,204.29
GRAND TOTAL	164,100.85	122,996.79	510,690.90	449,631.57	674,791.75	572,628.35

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	Shareholders		Policyholders		Total	
	(₹ lakhs)					
	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022
Long Term Investments--						
Book Value	157,715.46	114,569.38	490,819.21	418,824.02	648,534.66	533,393.39
Market Value	154,177.82	115,718.04	479,809.88	423,023.10	633,987.69	538,741.14
Short Term Investments--						
Book Value	5,559.40	7,580.58	17,301.16	27,711.85	22,860.57	35,292.43
Market Value	5,561.60	7,607.09	17,308.02	27,808.75	22,869.62	35,415.84

FORM NL-13-LOANS SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Loans

(₹ lakhs)

	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)		
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

	Provisions against Non-performing Loans		
	Non-Performing Loans	Loan Amount (₹ lakhs)	Provision (₹ lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE



Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Fixed Assets

(₹ lakhs)

Particulars	Cost / Gross Block					Depreciation					Net Block	
	As at 1st April 2022	Additions	Deductions	Adjustments	As at 31st March, 2023	As at 1st April 2022	For the Period	On Sales / Adjustments	Adjustments	As at 31st March, 2023	As at 31st March, 2023	As at 31st March, 2022
Goodwill	-	-	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	5,488.53	947.74	159.82	-	6,276.45	4,664.71	701.14	142.82	-	5,223.03	1,053.42	823.82
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,866.78	86.11	91.60	-	1,861.29	1,412.13	150.39	79.47	-	1,483.05	378.23	481.74
Buildings	-	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	566.02	32.56	19.77	-	578.81	425.71	77.35	36.84	-	466.23	112.58	113.45
Information & Technology Equipment	3,940.89	716.88	382.37	1.08	4,276.48	2,897.18	796.51	398.84	1.08	3,295.92	980.56	1,044.95
Vehicles	48.02	76.96	48.02	-	76.96	48.02	10.45	48.02	-	10.45	66.51	0.00
Office Equipment	1,030.34	81.06	168.41	0.15	943.14	800.67	92.22	145.70	0.15	747.34	195.80	228.19
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	12,940.58	1,941.31	870.00	1.23	14,013.12	10,248.43	1,828.06	851.69	1.23	11,226.03	2,787.09	2,692.15
Work in progress										-	3,282.10	2,250.66
Grand Total	12,940.58	1,941.31	870.00	1.23	14,013.12	10,248.43	1,828.06	851.69	-	11,226.03	2,787.09	4,942.81
PREVIOUS YEAR	12,088.59	1,836.86	984.87	-	12,940.58	9,682.16	1,512.56	946.30	-	10,248.43	4,942.81	-

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Cash and Bank Balances

(₹ lakhs)

	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Cash (including cheques, drafts and stamps)*	1,119.90	366.49
		-	-
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short - Term	410.00	-
	(due within 12 months)	-	-
	(bb) Others	28.37	28.37
	(b) Current Accounts	10,100.98	6,885.99
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	11,659.25	7,280.85
	`	-	-
	Balances with non-scheduled banks included in 2 or 3 above	-	-
	CASH & BANK BALANCES	-	-
	In India	11,659.25	7,280.85
	Outside India	-	-

* Cheques in hand amount to Rs. 1113.86 lakhs Previous Year : Rs. 359.11 lakhs

*Deposit-in-transit: NIL

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Advances and Other Assets

(₹ lakhs)

	Particulars	As at	As at
		31st March, 2023	31st March, 2022
	ADVANCES		
1	Reserve Deposits with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	1,242.95	973.65
4	Advances to Directors/Officers	-	-
5	provision for taxation)	85.00	1,769.59
6	Others		
	(i) Other Deposits	1,478.14	1,339.61
	(ii) Advances to Employees	55.92	36.46
	(iii) Advances recoverable in cash or kind	1,483.28	1,576.06
	(iv) Unutilized GST	1,846.78	2,524.49
	(v) Service Tax paid in Advance	-	-
	(v) MAT Credit Entitlement	-	-
	(vi) Income Tax Refund Recoverable	-	-
	TOTAL (A)	6,192.07	8,219.87
	OTHER ASSETS		
1	Income accrued on Investments	15,303.52	12,625.03
2	Outstanding Premiums	21,879.89	18,070.91
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	54.84	85.50
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business	25,395.11	22,965.75
	Less : Provisions for doubtful ,if any	-	-
6	Due from Subsidiaries / Holding Company	-	-
7	Investments held for unclaimed amount of Policyholders	3,673.00	2,706.00
8	Others		
	(i) Unsettled Investments Contract Receivable	-	963.79
	(ii) Redemption Receivable	1,930.00	1,650.00
	Less: Provision for Impairment	(1,930.00)	(1,650.00)
	(ii) Interest Accrued other than investment	4.90	2.84
	(iii) Deposit With Reserve Bank Of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
	TOTAL (B)	66,311.26	57,419.82
	TOTAL (A+B)	72,503.33	65,639.69

FORM NL-17-CURRENT LIABILITIES SCHEDULE
Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007



Current Liabilities

(₹ lakhs)

	Particulars	As at	As at
		31st March, 2023	31st March, 2022
1	Agents Balances	3,023.67	2,313.47
2	Balances due to other Insurance Companies	56,172.18	34,606.96
3	Deposits held on Reinsurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	14,864.78	12,299.07
	(b) for Other Policies	1,799.96	2,085.23
5	Unallocated Premium	32,710.37	19,345.40
6	Sundry Creditors	26,143.71	23,290.26
7	Due to Subsidiaries / Holding Company	-	-
8	Claims Outstanding	292,136.85	276,543.81
9	Due to Officers / Directors	-	-
10	Unclaimed amount of Policyholders	3,291.81	2,409.62
11	Income accrued on Unclaimed amounts	364.51	263.94
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	2,272.45	1,813.41
14	Others -		
	(i) Deposits Received	60.30	61.20
	(ii) Statutory Dues	2,083.41	1,509.70
	(iii) Unsettled Investment Contract Payable	-	-
	(iv) Interest accrued but not due on Borrowings	396.85	-
	(v) Other Payables	77.25	-
	Total	435,398.12	376,542.07

Details of unclaimed amounts and Investment Income thereon (₹ lakhs)		
Particulars	As at	As at
	31st March, 2023	31st March, 2022
Opening Balance	2,673.56	1,041.77
Add: Amount transferred to unclaimed amount	1,645.27	2,171.04
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	561.53	-
Add: Investment Income	100.65	67.37
Less: Amount paid during the year	1,255.23	580.55
Less: Transferred to SCWF	69.45	26.07
Closing Balance of Unclaimed Amount	3,656.33	2,673.56

FORM NL-18-PROVISIONS SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Provisions

(₹ lakhs)

	Particulars	As at	As at
		31st March, 2023	31st March, 2022
1	Reserve for Unexpired risk	160,281.76	143,114.20
2	Reserve for Premium Deficiency	-	-
3	For Taxation	-	-
	(less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	7,500.67	6,296.91
5	Others	-	-
	TOTAL	167,782.43	149,411.11

FORM NL-19 MISC EXPENDITURE SCHEDULE**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

**Miscellaneous Expenditure****(to the extent not written off or adjusted)***(₹ lakhs)*

	Particulars	As at	As at
		31st March, 2023	31st March, 2022
1	Discount Allowed in issue of shares/Debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20 Analytical Ratios Schedule

Sl.No.	Particular	For the quarter ended March 2023	Upto the twelve months ended March 2023	For the quarter ended March 2022	Upto the twelve months ended March 2022
1	Gross Direct Premium Growth Rate	16%	10%	14%	8%
2	Gross Direct Premium to Net Worth	1.06	3.38	1.00	3.35
3	Growth rate of Net Worth	9%	9%	11%	11%
4	Net Retention Ratio	70%	63%	66%	63%
5	Net Commission Ratio	3%	2.30%	4%	1%
6	Expense of Management to Gross Direct Premium	30%	31%	29%	30%
7	Expense of Management to Net Written Premium	42%	49%	44%	48%
8	Net Incurred Claims to Net Earned Premium	61%	66%	62%	69%
9	Claims paid to claims provisions	15%	56%	16%	55%
10	Combined Ratio	97%	107%	100%	108%
11	Investment income ratio	0.42%	1.57%	0.41%	1.63%
12	Technical Reserves to Net Premium Ratio	4.49	1.55	5.10	1.59
13	Underwriting Balance Ratio	(0.13)	(0.10)	(0.10)	(0.11)
14	Operating Profit Ratio	0%	3%	3%	3%
15	Liquid Assets to Liabilities Ratio	0.08	0.08	0.10	0.10
16	Net Earning Ratio	1%	4%	3%	5%
17	Return on Net Worth Ratio	1%	8%	2%	10%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.10	2.10	1.66	1.66
19	NPA Ratio				
	Gross NPA Ratio	0.00%	0.43%	0.00%	0.51%
	Net NPA Ratio	-	-	-	0.00%
20	Debt Equity Ratio	0.11	0.18	-	-
21	Debt Service Coverage Ratio	5.37	37.15	-	-
22	Interest Service Coverage Ratio	5.37	37.15	-	-
23	Earnings per share	0.14	1.17	0.26	1.32
24	Book value per share	14.84	14.84	13.67	13.67

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch



**** Segmental Reporting up to**

Segments Upto the twelve months ended on 31-March-2023	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	6%	27%	-26%	31%	100%	36%	62%	79%	0.97	24%
Previous Period	3%	34%	-14%	33%	85%	66%	53%	113%	0.88	-17%
Marine Cargo										
Current Period	29%	73%	13%	34%	46%	87%	87%	129%	0.30	-31%
Previous Period	31%	82%	12%	37%	44%	62%	112%	102%	0.28	-3%
Marine Hull										
Current Period	46%	0%	-984%	22%	6926%	114%	3%	6056%	0.48	-7987%
Previous Period	133%	0%	-1478%	14%	6726%	60%	39%	5308%	0.49	-4458%
Total Marine										
Current Period	30%	71%	13%	33%	47%	87%	87%	130%	0.30	-32%
Previous Period	33%	81%	12%	36%	44%	62%	112%	102%	0.28	-3%
Motor OD										
Current Period	12%	96%	16%	41%	43%	82%	586%	124%	0.55	-27%
Previous Period	13%	94%	12%	43%	46%	73%	459%	114%	0.54	-15%
Motor TP										
Current Period	0%	95%	1%	40%	42%	51%	14%	92%	0.55	8%
Previous Period	26%	94%	1%	39%	41%	54%	14%	94%	0.56	1%
Total Motor										
Current Period	5%	95%	8%	40%	42%	65%	38%	106%	0.55	-8%
Previous Period	20%	94%	6%	41%	43%	62%	34%	103%	0.55	-6%
Health										
Current Period	34%	69%	0%	30%	43%	82%	405%	118%	0.56	-28%
Previous Period	28%	66%	-2%	23%	35%	99%	571%	126%	0.48	-28%
Personal Accident										
Current Period	16%	87%	9%	39%	45%	68%	77%	110%	0.58	-14%
Previous Period	19%	86%	11%	38%	44%	39%	79%	80%	0.57	16%
Travel Insurance										
Current Period	156%	10%	-388%	51%	535%	70%	20%	151%	0.18	-10%
Previous Period	58%	78%	0%	77%	99%	48%	38%	140%	0.37	-57%
Total Health										
Current Period	31%	71%	1%	31%	43%	79%	272%	116%	0.56	-26%
Previous Period	27%	69%	1%	26%	37%	88%	395%	118%	0.49	-21%
Workmen's Compensation/ Employer's liability										
Current Period	4%	95%	9%	39%	41%	60%	68%	100%	0.43	0%
Previous Period	4%	94%	8%	41%	43%	82%	59%	123%	0.43	-23%
Public/ Product Liability										
Current Period	4%	41%	11%	28%	64%	26%	40%	78%	0.51	22%
Previous Period	19%	43%	7%	32%	70%	34%	40%	88%	0.50	7%
Engineering										
Current Period	10%	25%	-35%	36%	132%	55%	25%	112%	0.42	-16%
Previous Period	37%	20%	-27%	34%	156%	50%	23%	132%	0.49	-47%
Aviation										
Current Period	-95%	95%	-1%	29%	30%	156%	309%	183%	0.01	-58%
Previous Period	48%	95%	4%	27%	28%	58%	104%	85%	0.74	6%
Crop Insurance										
Current Period	2%	19%	-28%	14%	70%	59%	100%	100%	0.05	0%
Previous Period	-19%	20%	-25%	14%	72%	87%	110%	134%	0.05	-34%
Other segments **										
Current Period	16%	65%	5%	38%	60%	67%	180%	114%	0.81	-15%
Previous Period	26%	65%	2%	28%	43%	57%	136%	88%	0.90	11%
Total Miscellaneous										
Current Period	10%	68%	4%	32%	46%	67%	56%	108%	0.54	-11%
Previous Period	8%	67%	2%	30%	45%	69%	54%	108%	0.52	-11%
Total-Current Period	10%	63%	2%	31%	49%	66%	56%	107%	1.55	-10%
Total-Previous Period	8%	63%	1%	30%	48%	69%	55%	108%	1.59	-11%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the year ending 31st March, 2023

PART-A Related Party Transactions							
SLNo	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ lakhs)			
				For the quarter ended 31st March 2023	Upto the twelve months ended 31st March 2023	For the quarter ended 31st March 2022	Upto the twelve months ended 31st March 2022
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	203.00	917.30	162.05	764.70
			Commission on reinsurance ceded	100.14	289.66	(70.24)	277.96
			Claims recovery on reinsurance	221.23	949.79	121.94	803.60
			Recovery towards Expenses Incurred	153.28	233.36	-	93.37
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate Holding Co	Reinsurance premium ceded	716.74	2,332.68	-	-
			Commission on reinsurance ceded	152.65	380.59	-	-
			Claims recovery on reinsurance	286.17	355.83	-	-
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	Reinsurance premium ceded	120.22	862.09	-	-
			Commission on reinsurance ceded	12.15	150.50	-	-
			Claims recovery on reinsurance	637.50	650.41	-	-
4	Generali Luxembourg S.A.	Fellow Subsidiary	Reinsurance premium ceded	8,401.97	21,152.59	-	-
			Commission on reinsurance ceded	981.58	3,016.51	-	-
			Claims recovery on reinsurance	4,099.15	15,525.10	-	-
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	(255.44)	32.53	-	-
			Commission on reinsurance ceded	(59.03)	10.07	-	-
			Claims recovery on reinsurance	3.11	18.85	-	-
6	Generali Iard S.A.	Fellow Subsidiary	Reinsurance premium ceded	29.10	29.89	-	-
			Commission on reinsurance ceded	2.21	2.37	-	-
			Claims recovery on reinsurance	(0.32)	(3.86)	-	-
7	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	413.96	639.08	-	-
			Commission on reinsurance ceded	42.36	63.28	-	-
			Claims recovery on reinsurance	-	1,061.30	-	-
8	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	5.83	12.46	-	-
			Commission on reinsurance ceded	1.20	2.17	-	-
			Claims recovery on reinsurance	-	-	-	-
9	Generali China Insurance Co. Ltd	Fellow Subsidiary	Reinsurance premium ceded	-	-	-	-
			Commission on reinsurance ceded	-	-	-	-
			Claims recovery on reinsurance	-	-	-	-
10	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible Debentures	15,060.00	24,560.00	-	-
			Interest accrued on Sub-debt - Non Convertible Debentures	396.46	419.77	-	-
11	Future Enterprises Limited	Joint Venturer	Insurance Premium	-	25.41	172.91	447.77
			Insurance Claims paid	8.31	11.99	0.46	24.74
			Unallocated Premium received/(paid)	-	3.26	6.33	6.64

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the year ending 31st March, 2023

PART-A Related Party Transactions							
SLNo	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ lakhs)			
				For the quarter ended 31st March 2023	Upto the twelve months ended 31st March 2023	For the quarter ended 31st March 2022	Upto the twelve months ended 31st March 2022
12	Key Managerial Personnel	MD & CEO,CFO and Company Secretary & Other KMPs & Directors	Remuneration for the period	481.84	3,615.96	133.58	2,409.97
			Insurance Premium received	1.83	6.71	6.81	22.55
			Insurance Claims Paid	0.24	8.24	0.42	1.19
13	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	Operating expenses incurred on our behalf	67.29	207.58	24.53	197.56
			Operating expenses incurred by our company on their behalf	52.11	130.14	21.53	74.07
			Rent/Elect. Deposits on our behalf	3.34	3.91	4.60	6.20
			Rent/Elect. Deposits by our company on their behalf	(3.39)	0.56	-	-
			Settlement paid/ (received)	-	40.00	93.00	243.00
			Insurance Premium Received	-	10.49	0.55	10.77
			Unallocated Premium received/(paid)	(0.67)	0.88	0.09	2.98
			Insurance Claims Paid	0.17	2.05	1.79	1.79
			Insurance Premium Paid	-	-	-	-
14	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	2.38	15.92	7.48	42.85
			Insurance Premium Received	0.51	7.90	-	-
			Insurance Claims Paid	0.52	1.05	-	-
			Unallocated Premium received/(paid)	1.36	1.52	(1.37)	0.26
15	Shendra Advisory Services Private Limited	Joint Venturer	Operating expenses incurred by our company on their behalf	7.00	7.00	0.25	0.25
16	WYP Brand Solutions Private Limited	KMP Relative interested	Advertisement & Marketing	-	-	(532.84)	(224.86)
17	Europ Assistance India Private Limited	Fellow Subsidiary	RSA fees, health & wellness service & other services	288.73	432.84	-	-
			Insurance Claims Paid	9.31	9.31	-	-
			Unallocated Premium received/(paid)	0.04	0.04	-	-

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE



Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007.
For the year ended 31st March, 2023

(₹ lakhs)

PART-B Related Party Transaction Balances - As on March 31, 2023								
Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments(₹ lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable(₹ lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party(₹ lakhs)
1	Assicurazioni Generali SPA	Ultimate Holding co	312	Receivable	-	-	-	-
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate Holding Co	(1,388)	Payable	-	-	-	-
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	38	Receivable	-	-	-	-
4	Generali Luxembourg S.A.	Fellow Subsidiary	(5,539)	Payable	-	-	-	-
5	Generali Espana De Seguros	Fellow Subsidiary	(164)	Payable	-	-	-	-
6	Generali Iard S.A.	Fellow Subsidiary	(62)	Payable	-	-	-	-
7	Generali Italia S.P.A.	Fellow Subsidiary	(746)	Payable	-	-	-	-
8	Generali Versicherung AG	Fellow Subsidiary	(3)	Payable	-	-	-	-
9	Generali China Insurance Co. Ltd	Fellow Subsidiary	(22)	Payable	-	-	-	-
10	Generali Horizon B.V.	Fellow Subsidiary	(24,957)	Payable	-	-	-	-
11	Future Enterprises Limited	Joint Venturer	(222)	Payable	-	-	-	-
12	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	(51)	Payable	-	-	-	-
13	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	1	Receivable	-	-	-	-
14	Shendra Advisory Services Private Limited	Joint Venturer	7	Receivable	-	-	-	-
15	Europ Assistance India Private Limited	Fellow Subsidiary	(0)	Payable	-	-	-	-

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007.

Receipt And Payments Accounts (Direct Basis)

(₹ lakhs)

	Year ended 31st March, 2023	Year ended 31st March, 2022
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	540,105.45	488,312.71
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(51,786.71)	(90,207.31)
Payments to co-insurers, net of claims recovery	(5,289.48)	(3,230.29)
Payments of claims	(251,995.52)	(242,373.13)
Payments of commission and brokerage	(26,891.53)	(23,253.58)
Payments of other operating expenses	(131,408.89)	(119,453.18)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	855.82	(848.51)
Income taxes paid (Net)	(1,664.35)	(3,379.72)
Good & Service tax paid	(27,206.98)	(25,190.52)
Other payments	-	-
Cash flows before extraordinary items	44,717.82	(19,623.53)
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	44,717.82	(19,623.53)
Cash flows from investing activities:		
Purchase of fixed assets	(3,388.74)	(1,700.60)
Proceeds from sale of fixed assets	10.95	7.92
Purchases of investments	(177,389.30)	(128,514.16)
Loans disbursed	-	-
Sales of investments	83,718.76	117,731.14
Repayments received	-	-
Rents/Interests/ Dividends received	40,790.05	38,381.22
Investments in money market instruments and in liquid mutual funds (Net)	(14,521.17)	(7,688.65)
Expenses related to investments	(0.97)	2.07
Net cash flow from investing activities	(70,780.42)	18,218.95
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	24,560.00	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Share application money pending allotment	-	-
Net cash flow from financing activities	24,560.00	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(1,502.59)	(1,404.58)
Cash and cash equivalents at the beginning of the year	26,701.10	28,105.67
Cash and cash equivalents at the end of the year	25,198.50	26,701.10

**STATEMENT OF ADMISSIBLE ASSETS :
AS AT 31ST MARCH, 2023**

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007
Classification: Business within India / Total Business

(₹ lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	164,101	164,101
	Policyholders as per NL-12 A of BS	510,691	-	510,691
(A)	Total Investments as per BS	510,691	164,101	674,792
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	6,069	-	6,069
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	491	-	491
	Current Assets:			
(E)	Cash & Bank Balances as per BS	11,659	-	11,659
(F)	Advances and Other assets as per BS	66,306	8,330	74,637
(G)	Total Current Assets as per BS...(E)+(F)	77,966	8,330	86,296
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,705	2,189	17,894
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	305	98	403
(K)	provisions)...(A)+(C)+(G)+(I)	594,726	172,431	767,157
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	16,501	2,287	18,788
(M)	provisions)...(K)-(L)	578,225	170,144	748,369

(₹ lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a)Furniture, fixtures, dead stock and stationery	113	-	113
	(b)Leasehold improvements	378	-	378
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	55	-	55
	(b) Premiums receivables relating to State/Central government sponsored schemes	3	-	3
	(c) Deferred Tax Assets	-	2,133	2,133
	(d) Co-insurer's balances outstanding for more than ninety days	5,167	-	5,167
	outstanding for more than 365 days	6,194	-	6,194
	(f) Other Reinsurer's balances outstanding for more than 180 days;	86	-	86
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	527	56	583
	(h) Assets held for unclaimed amount of Policyholders	3,673	-	3,673

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES

(₹ lakhs)

No.	Reserve	as on 31st March, 2023	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	215,218	160,282
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	215,218	160,282
(d)	Outstanding Claim Reserve (other than IBNR reserve)	183,853	128,400
(e)	IBNR reserve	220,217	163,737
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	619,287	452,419

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31ST MARCH, 2023

(₹ lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	55,528	14,767	24,714	8,101	5,553	3,707	5,553
2	Marine Cargo	10,772	7,838	11,551	6,442	1,568	2,079	2,079
3	Marine - Other than Marine Cargo	246	1	123	1	25	18	25
4	Motor	170,106	161,730	110,534	101,251	32,346	30,375	32,346
5	Engineering	7,485	1,901	2,629	979	748	394	748
6	Aviation	37	36	773	817	7	245	245
7	Liability	3,042	1,245	545	373	456	123	456
8	Health Insurance	87,981	62,517	58,618	39,478	13,197	13,189	13,197
9	Miscellaneous	33,469	22,747	21,567	14,618	4,686	4,529	4,686
10	Crop	94,015	18,317	49,516	11,935	9,401	7,427	9,401
	Total	462,680	291,098	280,570	183,994	67,987	62,088	68,737

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN - (TABLE IB)**Future Generali India Insurance Company Limited****IRDA Registration No 132. dated 4TH SEPTEMBER, 2007****Classification: Business within India / Total Business****Solvency Margin as at 31st March, 2023**

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	578,225
	Deduct:	
(B)	Current Liabilities as per BS	105,547
(C)	Provisions as per BS	452,419
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	20,259
	Shareholder's FUNDS	
(F)	Available Assets	170,144
	Deduct:	
(G)	Other Liabilities	46,262
(H)	Excess in Shareholder's funds (F-G)	123,882
(I)	Total ASM (E+H)	144,141
(J)	Total RSM	68,737
(K)	Solvency Ratio (Total ASM / Total RSM)	2.10

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time

PERIODIC DISCLOSURES							
FORM NL-: Products Information							
Insurer: Future Generali Insurance Company Ltd		Date: Mar-23					
Products Information							
List below the products and/or add-ons introduced during the period Janaury, February & March 2023							
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business(a)	Category of product	Date of allotment of UIN	Launch Date
1	FG Advance Loss of Profit Insurance	FGIIC/0020/PROD/2022-23	IRDAN132CP0009V01202223	Engineering	Commercial	12-Jul-22	7-Jan-23
2	FG Business Suraksha-Laghu (Retail)	FGIIC/0019/PROD/2022-23	IRDAN132RP0021V01202223	Miscellaneous	Retail	15-Jul-22	10-Jan-23
3	Erection All Risk Insurance (Retail)	FGIIC/0021/PROD/2022-23	IRDAN132RP0005V02200708	Engineering	Retail	19-Jul-22	13-Jan-23
4	Contractors All Risk Insurance (Retail)	FGIIC/0022/PROD/2022-23	IRDAN132RP0006V02200708	Engineering	Retail	19-Jul-22	13-Jan-23
5	FG Business Suraksha- Laghu	FGIIC/0027/PROD/2022-23	IRDAN132CP0001V02202122	Miscellaneous	Commercial	15-Sep-22	22-Feb-23
6	FG Laghu Lite	FGIIC/0034/PROD/2022-23	IRDAN132RP0235V01202223	Fire	Retail	28-Dec-22	28-Feb-23
7	Accidental Damage	FGIIC/0028/PROD/2022-23	IRDAN132CP0001V02202122/A0010V01202223	Miscellaneous	Commercial	16-Sep-22	9-Mar-23
8	FG Business Suraksha-Sookshma	FGIIC/0031/PROD/2022-23	IRDAN132RP0001V02202122	Miscellaneous	Retail	19-Dec-22	9-Mar-23
9	Accidental Damage	FGIIC/0032/PROD/2022-23	IRDAN132RP0001V02202122/A0233V01202223	Miscellaneous	Retail	19-Dec-22	15-Mar-23
10	FG Sookshma Lite	FGIIC/0033/PROD/2022-23	IRDAN132RP0234V01202223	Fire	Retail	26-Dec-22	24-Mar-23
11	CIVIL ENGINEERING WORKS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0022V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
12	ENDORSEMENTS FOR FIRE / EXPLOSION CLAIMS AND FIRE FIGHTING	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0023V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
13	ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION:	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0024V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
14	ENDORSEMENT FOR TEST RUN DEFINITION FOR GAS TURBINES IN RESPECT OF COMBINED CYCLE POWER PLANT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0025V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
15	HYDROCARBON ENDORSEMENT FOR TESTING & COMMISSIONING	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0026V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
16	ENDORSEMENT REGARDING SAFETY MEASURES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0027V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
17	ENDORSEMENT REGARDING DAMAGE TO CROPS, FORESTS ETC.	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0028V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
18	WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0029V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
19	SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0030V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
20	COVER OF LEAK SEARCH COSTS WHEN LAYING PIPELINES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0031V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
21	SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0032V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
22	72 HOURS CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0033V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
23	50 : 50 CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0034V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
24	LOSS MINIMISATION EXPENSES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0035V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
25	COVER FOR MANUFACTURER'S RISK	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0036V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
26	WAIVER OF CONTRIBUTION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0037V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
27	OUTRIGHT DEFECT EXCLUSION DE1 (1995)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0038V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
28	APPRAISEMENT CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0039V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
29	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0040V01202223	Engineering	Retail	26-Jul-22	20-Jan-23

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30	INTERMITTENT TESTING	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0041V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
31	POLITICAL RISKS EXCLUSION ENDORSEMENT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0042V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
32	NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0043V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
33	ADDITIONAL NUCLEAR EXTENSIONS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0044V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
34	COMPUTER LOSS GENERAL EXCLUSION	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0045V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
35	ELECTRONIC DATE RECOGNITION CLAUSE EDRC (B)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0046V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
36	POLLUTION/CONTAMINATION EXCLUSION – NMA 1685	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0047V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
37	SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3100)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0048V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
38	INFORMATION TECHNOLOGY CLARIFICATION AGREEMENT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0049V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
39	PROFESSIONAL FEES CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0050V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
40	TOTAL ASBESTOS EXCLUSION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0051V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
41	CO-INSURANCE CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0052V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
42	DESIGNATION OF PROPERTY CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0053V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
43	NO CONTROL CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0054V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
44	NOMINATED LOSS ADJUSTER'S CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0055V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
45	NON VITIATION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0056V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
46	NON-INVALIDATION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0057V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
47	ON ACCOUNT PAYMENT CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0058V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
48	PRIMARY & NON- CONTRIBUTORY CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0059V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
49	CIVIL AUTHORITY CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0060V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
50	LOSS PAYEE CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0061V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
51	MULTIPLE INSUREDS CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0062V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
52	CYBER LOSS LIMITED EXCLUSION CLAUSE (LMA 5410)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0063V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
53	RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL&ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0064V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
54	RAIN WATER DAMAGE EXCLUSION WARRANTY	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0065V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
55	WARRANTY CONCERNING STRUCTURES IN EARTHQUAKE ZONES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0066V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
56	SPECIAL CONDITIONS FOR LAYING WATER SUPPLY AND SEWER PIPES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0067V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
57	EARTHQUAKE, VOLCANIC ACTIVITY OR TSUNAMI EXCLUSION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0068V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
58	EXCLUSION OF COSTS AND EXPENSES RELATING TO LANDSLIDES AND REPAIR TO UNPROTECTED SLOPES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0069V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
59	NORMAL ACTION OF SEA	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0070V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
60	SPECIAL CONDITIONS CONCERNING PILING FOUNDATION AND RETAINING WALL WORKS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0071V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
61	WET WORKS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0072V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
62	COFFERDAMS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0073V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
63	BREAKWATERS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0074V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
64	CONDITION FOR CONSTRUCTION OF TUNNEL, GALLERY, TEMPORARY/PERMANENT SUBSURFACE STRUCTURE /INSTALLATIONS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0075V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
65	WARRANTY CONCERNING CAMPS AND STORES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0076V01202223	Engineering	Retail	26-Jul-22	20-Jan-23

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66	WARRANTY CONCERNING CONSTRUCTION MATERIAL	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0077V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
67	SECTION WARRANTY FOR ROAD PROJECTS, INTERNAL / ACCESS ROADS OF HYDEL POWER PROJECTS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0078V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
68	EXCLUSION CONCERNING USED MACHINERY	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0079V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
69	UNDERGROUND CONSTRUCTION	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0080V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
70	INTERNATIONAL TUNNELLING CODE OF PRACTICE TO APPLY	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0081V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
71	LEG TUNNEL WORKS CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0082V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
72	GLACIER LAKE OUTBURST FLOOD (GLOF)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0083V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
73	AGREED BANK CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0084V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
74	STFI (STORM, TEMPSET, FLOOD, INUNDATION) EXCLUSION	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0085V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
75	EARTHQUAKE EXCLUSION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0086V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
76	DRILLING WORK FOR WATER WELLS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0087V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
77	EXCLUSION OF LOSSES, DAMAGE OR LIABILITIES ARISING FROM HORIZONTAL DIRECTIONAL DRILLING	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0088V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
78	MUNICH RE'S WET RISK ENDORSEMENT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0089V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
79	HYDROCARBON PROCESSING INDUSTRY ENDORSEMENT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0090V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
80	SPL. CONDITION 1 FOR HYDROCARBON PROCESSING INDUSTRIES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0091V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
81	SPL. CONDITION 2 FOR HYDROCARBON PROCESSING INDUSTRIES	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0092V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
82	GROUND WATER PUMPING	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0093V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
83	STORAGE TANKS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0094V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
84	CROSS LIABILITY COVER	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0095V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
85	AIR FREIGHT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0096V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
86	ADDITIONAL CUSTOMS DUTY	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0097V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
87	OFF-SITE STORAGE COVER	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0098V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
88	MAINTENANCE VISITS / LIMITED MAINTENANCE VISITS COVER	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0099V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
89	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAYS,EXPRESS FREIGHT EXCL. AIR FREIGHT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0100V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
90	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAY,EXPRESS FREIGHT INCL.AIR FREIGHT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0101V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
91	ESCALATION CLAUSE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0102V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
92	CLEARANCE AND REMOVAL OF DEBRIS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0103V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
93	COVER FOR INCREASED CUSTOM DUTY	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0104V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
94	OWNERS SURROUNDING PROPERTY	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0105V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
95	AUTOMATIC REINSTATEMENT	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0106V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
96	WAIVER OF SUBROGATION	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0107V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
97	EXTENDED MAINTENANCE COVER	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0108V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
98	CONTINUITY OF COVER	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0109V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
99	PUT TO USE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0110V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
100	EXTENDED DEFECTIVE CONDITION EXCLUSION DE2 (1995)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0111V01202223	Engineering	Retail	26-Jul-22	20-Jan-23

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101	LIMITED DEFECTIVE CONDITION EXCLUSION DE3 (1995)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0112V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
102	DEFECTIVE PART EXCLUSION DE4 (1995)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0113V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
103	DESIGN IMPROVEMENT EXCLUSION DE5 (1995)	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0114V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
104	TPL COVER DURING MAINTENANCE PERIOD	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0115V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
105	STORAGE AT FABRICATORS PREMISES/WORKSHOP/OFF-SITE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0116V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
106	EARTHQUAKE	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0117V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
107	SABOTAGE AND TERRORISM DAMAGE COVER ENDORSEMENT (MATERIAL DAMAGE ONLY) I. TERRORISM THIRD PARTY LIABILITY INSURANCE ADD ON COVER II.POLITICAL VIOLENCE INSURANCE EXTENSION - PROPERTY DAMAGE WORDING	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0118V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
108	STFI PERILS COVER	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0119V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
109	CONSTRUCTION MACHINERY PLANTS AND EQUIPMENTS	FGIIC/0023/PROD/2022-23	IRDAN132RP0005V02200708/A0120V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
110	LOSS DUE TO BREAKAGE OF GLASS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0148V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
111	STORAGE AT FABRICATORS PREMISES/WORKSHOP/OFF-SITE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0137V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
112	SABOTAGE AND TERRORISM DAMAGE COVER ENDORSEMENT (MATERIAL DAMAGE ONLY) I. TERRORISM THIRD PARTY LIABILITY INSURANCE ADD ON COVER II.POLITICAL VIOLENCE INSURANCE EXTENSION - PROPERTY DAMAGE WORDING	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0138V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
113	CLEARANCE AND REMOVAL OF DEBRIS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0139V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
114	OWNER'S SURROUNDING PROPERTY	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0140V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
115	ESCALATION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0141V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
116	AIR FREIGHT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0142V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
117	CONSTRUCTION MACHINERY PLANTS AND EQUIPMENTS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0143V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
118	LIMITED MAINTENANCE VISTS COVER	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0144V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
119	EXTENDED MAINTENANCE COVER	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0145V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
120	ADDITIONAL CUSTOM DUTY	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0146V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
121	COVER FOR INCREASED CUSTOMS DUTY	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0147V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
122	AUTOMATIC REINSTATEMENT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0149V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
123	COVER FOR CROSS LIABILITY	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0130V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
124	THIRD PARTY LIABILITY DURING MAINTENANCE PERIOD	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0131V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
125	WAIVER OF SUBROGATION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0132V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
126	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAY,EXPRESS FREIGHT INCL.AIR FREIGHT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0133V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	
127	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAY,EXPRESS FREIGHT EXCL. AIR FREIGHT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0134V01202223	Engineering	Retail	26-Jul-22	20-Jan-23	

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128	CONTINUITY OF COVER	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0135V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
129	PUT TO USE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0136V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
130	EXTENDED DEFECTIVE CONDITION EXCLUSION DE2 (1995)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0160V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
131	LIMITED DEFECTIVE CONDITION EXCLUSION DE3 (1995)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0163V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
132	DEFECTIVE PART EXCLUSION DE4 (1995)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0164V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
133	DESIGN IMPROVEMENT EXCLUSION DES (1995)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0165V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
134	COVER FOR VALUABLE DOCUMENTS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0166V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
135	EARTHQUAKE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0167V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
136	STFI PERILS COVER	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0168V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
137	'50 : 50' CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0169V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
138	'72 HOURS' CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0150V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
139	LOSS MINIMISATION EXPENSES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0151V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
140	PROFESSIONAL FEES CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0152V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
141	WAIVER OF CONTRIBUTION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0153V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
142	OUTRIGHT DEFECT EXCLUSION DE1 (1995)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0154V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
143	SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0155V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
144	COVER OF MANUFACTURERS' RISK	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0156V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
145	PIPELINE CONSTRUCTION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0157V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
146	EXCLUSION OF LOSS OF STABILISING FLUID	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0158V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
147	ROAD CONSTRUCTION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0159V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
148	PILING CONSTRUCTION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0161V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
149	ABANDONMENT OF SHAFTS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0162V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
150	CROPS, FORESTS, CULTIVATED AREAS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0170V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
151	EXISTING UNDERGROUND CABLES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0171V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
152	CONTRACT WORKS TIME SCHEDULE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0172V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
153	TEMPORARY ACCESS ROADS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0173V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
154	SPECIAL CONDITIONS CONCERNING THE CONSTRUCTION OF DAM AND WATER RESERVOIR	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0174V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
155	SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0175V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
156	SPECIAL CONDITIONS CONCERNING REMOVAL OF DEBRIS FROM LANDSLIDES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0176V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
157	CO-INSURANCE CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0177V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
158	DESIGNATION OF PROPERTY CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0178V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
159	NO CONTROL CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0179V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
160	NOMINATED LOSS ADJUSTER'S CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0180V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
161	NON VITIATION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0181V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
162	NON-INVALIDATION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0182V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
163	ON ACCOUNT PAYMENT CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0183V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
164	PRIMARY & NON- CONTRIBUTORY CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0184V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
165	CIVIL AUTHORITY CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0185V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
166	LOSS PAYEE CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0186V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
167	MULTIPLE INSUREDS CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0187V01202223	Engineering	Retail	26-Jul-22	20-Jan-23

PERIODIC DISCLOSURES							
FORM NL-: Products Information							
168	SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3100)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0188V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
169	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0189V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
170	CYBER LOSS LIMITED EXCLUSION CLAUSE (LMA 5410)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0190V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
171	POLITICAL RISKS EXCLUSION ENDORSEMENT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0191V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
172	NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0192V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
173	ADDITIONAL NUCLEAR EXTENSIONS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0193V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
174	RADIOACTIVE CONTAMINATION,CHEMICAL,BIOLOGICAL, BIOCHEMICAL&ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0194V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
175	COMPUTER LOSS GENERAL EXCLUSION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0195V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
176	ELECTRONIC DATE RECOGNITION CLAUSE EDRC (B)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0196V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
177	INFORMATION TECHNOLOGY CLARIFICATION AGREEMENT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0197V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
178	POLLUTION/CONTAMINATION EXCLUSION – NMA 1685	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0198V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
179	TOTAL ASBESTOS EXCLUSION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0199V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
180	COVER OF LEAK COSTS, WHEN LAYING PIPELINES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0200V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
181	RAIN WATER DAMAGE EXCLUSION WARRANTY	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0201V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
182	WARRANTY CONCERNING STRUCTURES IN EARTHQUAKE ZONES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0202V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
183	SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0203V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
184	SPECIAL CONDITIONS FOR LAYING WATER SUPPLY AND SEWER PIPES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0204V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
185	EARTHQUAKE, VOLCANIC ACTIVITY OR TSUNAMI EXCLUSION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0205V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
186	EXCLUSION OF COSTS AND EXPENSES RELATING TO LANDSLIDES AND REPAIR TO UNPROTECTED SLOPES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0206V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
187	NORMAL ACTION OF SEA	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0207V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
188	SPECIAL CONDITIONS CONCERNING PILING FOUNDATION AND RETAINING WALL WORKS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0208V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
189	WET WORKS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0209V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
190	COFFERDAMS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0210V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
191	BREAKWATERS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0211V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
192	CONDITION FOR CONSTRUCTION OF TUNNEL, GALLERY, TEMPORARY/PERMANENT SUBSURFACE STRUCTURE /INSTALLATIONS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0212V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
193	WARRANTY CONCERNING CAMPS AND STORES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0213V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
194	WARRANTY CONCERNING CONSTRUCTION MATERIAL	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0214V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
195	SECTION WARRANTY FOR ROAD PROJECTS, INTERNAL / ACCESS ROADS OF HYDEL POWER PROJECTS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0215V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
196	GROUND WATER PUMPING	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0216V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
197	UNDERGROUND CONSTRUCTION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0217V01202223	Engineering	Retail	26-Jul-22	20-Jan-23

PERIODIC DISCLOSURES							
FORM NL-: Products Information							
198	INTERNATIONAL TUNNELLING CODE OF PRACTICE TO APPLY	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0218V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
199	LEG TUNNEL WORKS CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0219V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
200	GLACIER LAKE OUTBURST FLOOD (GLOF)	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0220V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
201	AGREED BANK CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0221V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
202	STFI (STORM, TEMPSET, FLOOD, INUNDATION) EXCLUSION	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0222V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
203	EARTHQUAKE EXCLUSION CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0223V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
204	DRILLING WORK FOR WATER WELLS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0224V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
205	EXCLUSION OF LOSSES, DAMAGE OR LIABILITIES ARISING FROM HORIZONTAL DIRECTIONAL DRILLING	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0225V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
206	MUNICH RE'S WET RISK ENDORSEMENT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0226V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
207	HYDROCARBON PROCESSING INDUSTRY ENDORSEMENT	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0227V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
208	SPL. CONDITION 1 FOR HYDROCARBON PROCESSING INDUSTRIES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0228V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
209	SPL. CONDITION 2 FOR HYDROCARBON PROCESSING INDUSTRIES	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0229V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
210	STORAGE TANKS	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0230V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
211	EXCLUSION CONCERNING USED MACHINERY	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0231V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
212	APPRAISEMENT CLAUSE	FGIIC/0024/PROD/2022-23	IRDAN132RP0006V02200708/A0232V01202223	Engineering	Retail	26-Jul-22	20-Jan-23
213	Involuntary Betterment	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0121V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
214	Additional Custom Duty	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0122V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
215	Brands and Label	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0123V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
216	Escalation	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0124V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
217	Immediate Repair Clause	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0125V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
218	Loss Of Rent	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0126V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
219	Insurance Of Additional Expenses Of Rent For An Alternate Accommodation	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0127V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
220	Deterioration Of Stocks In Cold Storage Premises	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0128V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
221	Accidental Damage	FGIIC/0025/PROD/2022-23	IRDAN132RP0021V01202223/A0129V01202223	Miscellaneous	Retail	26-Jul-22	20-Jan-23
222	Future Health Suraksha		FGIHLIP23121V042223	Health	Retail	14-Oct-22	7-Feb-23
Note: - Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other seg							



PART - A

Name of the Insurer : **FUTURE GENERALI INDIA INSURANCE CO LTD**

Registration Number : **132**

Statement as on : **31st March 2023**

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs.in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	164,101
	Investments (Policyholders)	8A	510,691
2	Loans	9	0
3	Fixed Assets	10	6,069
4	Current Assets		
	a. Cash & Bank Balance	11	11,659
	b. Advances & Other Assets	12	72,503
5	Current Liabilities		
	a. Current Liabilities	13	435,398
	b. Provisions	14	167,782
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		161,843
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	6,069
3	Cash & Bank Balance (if any)	11	11,659
4	Advances & Other Assets (if any)	12	72,503
5	Current Liabilities	13	435,398
6	Provisions	14	167,782
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		-512,949
	'Investment Assets'	(A-B)	674,792

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than	0	40,833	127,076	167,909	25%	0	167,909	162,923
2	Central Govt Sec, State Govt Sec or Other Approved	Not less than	0	85,538	266,198	351,736	52%	0	351,736	340,681
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than	0	51,476	160,195	211,671	31%	271	211,942	208,493
	2. Other Investments	15%	0	545	1,697	2,242	0%	0	2,242	992
	b. Approved Investments	Not exceeding	0	26,518	82,525	109,043	16%	36	109,079	109,022
	c. Other Investments	55%	0	637	1,982	2,619	0%	96	2,715	2,057
	Investment Assets	100%	0	164,713	512,597	677,311	100%	403	677,713	661,246

Note:

- (+) FRSM refers 'Funds representing Solvency Margin'
- Other Investments' are as permitted under 27A(2)
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
- Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number : 132
Statement as on : 31st March 2023
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly



(Rs.in Lakhs)

No	Category of Investments	COI	Opening (A)	% to Opening	Net (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities		152,801	25%	15,108	27%	167,909	25%
2	Central Govt Sec, State Govt Sec or Other Approved		315,003	51%	36,733	67%	351,736	52%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		77,173	12%	2,423	4%	79,596	12%
	2. Other Investments		0	0%	0	0%	0	0%
	b. Infrastructure Investments							
	1. Approved Investments		110,960	18%	21,115	38%	132,074	19%
	2. Other Investments		2,241	0%	1	0%	2,242	0%
	c. Approved Investments		114,238	18%	-5,195	-9%	109,043	16%
	d. Other Investments (not exceeding 15%)		2,621	0%	-1	0%	2,619	0%
Total			622,235	100%	55,076	100%	677,311	100%

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Future Generali India Insurance Company Limited

 Date: 31st March 2023


(Rs.in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March 2023	as % of total for this class	As at 31st March 2022	as % of total for this class	As at 31st March 2023	as % of total for this class	As at 31st March 2022	as % of total for this class
Break down by credit rating								
AAA rated	275,332	41.92	239,332	41.68	278,856.04	41.53	231,475	40.70
AA or better	27,216	4.14	20,586	3.59	27,208.17	4.05	19,715	3.47
Rated below AA but above A	2,953	0.45	3,195	0.56	2,928.87	0.44	2,930	0.52
Rated below A but above B	0	0.00	0	0.00	0.00	0.00	0	0.00
Any other (Sovereign Rating)	0	0.00	0	0.00	0.00	0.00	0	0.00
Any other (Unrated)	340,159	51.79	292,195	50.89	351,203.86	52.31	295,717	52.00
Any other (Reverse Repo)	11,198	1.70	18,849	3.28	11,198.30	1.67	18,849.04	3.31
Total (A)	656,857	100.00	574,157	100.00	671,395	100.00	568,686	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	22,870	3.48	32,325	5.63	22,861	3.40	32,280	5.68
more than 1 year and upto 3years	46,787	7.12	21,490	3.74	46,595	6.94	20,386	3.58
More than 3years and up to 7years	279,730	42.59	193,617	33.72	283,498	42.23	185,476	32.61
More than 7 years and up to 10 years	224,790	34.22	235,749	41.06	232,817	34.68	237,025	41.68
above 10 years	82,681	12.59	90,976	15.85	85,625	12.75	93,519	16.44
Any other (Please specify)								
Total (B)	656,857	100.00	574,157	100.00	671,395	100.00	568,686	100.00
Breakdown by type of the issuer								
a. Central Government	164,612	25.06	136,963	23.85	169,607	25.26	139,119	24.46
b. State Government	175,547	26.73	155,232	27.04	181,597	27.05	156,597	27.54
c. Corporate Securities	305,500	46.51	263,113	45.83	308,993	46.02	254,120	44.69
Any other (Fixed Deposit)	0	0.00	400	0.07	0	0.00	400	0.07
Any other (Reverse Repo)	11,198	1.70	18,449	3.21	11,198	1.67	18,449	3.24
Total (C)	656,857	100.00	574,157	100.00	671,395	100.00	568,686	100.00

Note

- (a). 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.
 (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
Registration No : 132

Date : 31st March 2023



Name of the Fund : Shareholder's Fund

(Rs. in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)
1	Investments Assets	309,042.00	255,528.55	-	-	13,539.25	19,820.25	354,729.61	300,173.08	677,310.86	575,521.89
2	Gross NPA	2,921.70	2,917.09	-	-	-	-	-	-	2,921.70	2,917.09
3	% of Gross NPA on Investment Assets (2/1)	0.95	1.14	-	-	-	-	-	-	0.43	0.51
4	Provision made on NPA	2,921.70	2,917.09	-	-	-	-	-	-	2,921.70	2,917.09
5	Provision as a % of NPA (4/2)	100.00	100.00	-	-	-	-	-	-	100.00	100.00
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	306,120.30	252,611.47	-	-	-	-	-	-	674,389.16	572,604.80
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	1,056.63	-	-	-	-	-	-	-	1,056.63

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

Statement as on : 31st March 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund : Shareholder's Fund



No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A Central Government Securities													
2	A1 Central Government Bonds	CGSB	160,968	2,669	1.66	1.23	152,723	10,293	6.74	5.00	125,282	8,306	6.63	4.92
3	A2 Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
5	A4 Treasury Bills	CTRB	2,498	3	0.14	0.10	4,540	36	0.79	0.58	6,185	106	1.72	1.28
6	A5 Sovereign Green Bonds	CSGB	1,000	2	0.24	0.18	1,000	2	0.24	0.18	-	-	-	-
7	B Government Securities / Other Approved Securities													
8	B1 Central Government Guaranteed Loans/ Special/ Non-SLR	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
9	B2 State Government Bonds/ Development Loans	SGGB	172,406	2,936	1.70	1.26	158,293	10,951	6.92	5.13	134,541	9,735	7.24	5.37
10	B3 State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
11	B4 Other Approved Securities (excluding Infrastructure Investm	SGOA	2,234	36	1.61	1.20	2,593	171	6.58	4.88	3,778	265	7.02	5.21
12	B5 Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
13	C Housing and Loans to State Govt for housing and fire fighting equipment													
14	C1 Loans to State Govt. for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
15	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
16	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
17	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
18	C5 Housing - Securitised Assets (Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
19	C6 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
20	C7 Bonds/Debentures issued by HUDCO	HTHD	6,554	113	1.72	1.28	6,577	459	6.97	5.17	10,153	1,207	11.89	8.83
21	C8 Bonds/Debentures issued by NHB/ Institutions accredited b	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
22	C9 Bonds/Debentures issued by Authority constituted under ar	HTDA	71,468	1,297	1.81	1.35	67,152	5,108	7.61	5.64	52,802	4,525	8.57	6.36
23	C10 Bonds/Debentures issued by HUDCO	HFDH	-	-	-	-	-	-	-	-	-	-	-	-
24	C11 Bonds/Debentures issued by NHB/ Institutions accredited	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
25	C12 Bonds/Debentures issued by Authority constituted under a	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
26	C13 Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	100	(0)	(0.01)	(0.01)
27	D Infrastructure Investments													
28	D1 Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
29	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
30	D3 Infrastructure - Corporate Securities - Equity shares - Quote	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
31	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENQ	-	-	-	-	-	-	-	-	-	-	-	-
32	D5 Infrastructure - Equity and Equity Related Instruments (Pro	IEUQ	-	-	-	-	-	-	-	-	-	-	-	-
33	D6 Infrastructure - Equity and Equity Related Instruments (Pro	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
34	D7 Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-
35	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
36	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-
37	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	91,122	1,637	1.80	1.33	84,701	6,491	7.66	5.68	93,758	8,463	9.03	6.70
38	D11 Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
39	D12 Infrastructure - Other Corporate Securities- Debentures/ B	ICTD	17,054	327	1.92	1.42	16,789	1,310	7.80	5.79	19,333	1,969	10.19	7.57
40	D13 Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
41	D14 Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
42	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	-	-	-	-	-	-	-	-	2,650	190	7.19	5.34
43	D16 Infrastructure - Other Corporate Securities - Debentures/ t	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
44	D19 Infrastructure - Units of Infrastructure Investment Trust	EIIT	2,315	58	2.51	1.86	2,333	240	10.30	7.64	1,684	123	7.33	5.44
45	D20 Long Term Bank Bonds Approved Investment- Infrastructu	ILBI	14,356	277	1.93	1.43	10,759	571	5.30	3.93	-	-	-	-
46	D16 Infrastructure - Debentures / Bonds / CPs / loans	IODS	991	1	0.11	0.08	989	5	0.46	0.34	1,169	5	0.39	0.29
47	D17 Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-

47	E Approved Investment Subject To Exposure Norms		-	-	-	-	-	-	-	-	-	-	-
48	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	41	-	-	-	41	-	-	-	-	-	-
49	E2 Corporate Securities (Approved Investment) -Equity Share	EACE	-	-	-	-	-	-	-	7	-	-	-
50	E3 PSU-(Approved Investments) -Equity Shares -quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-
51	E4 Corporate Securities (Approved Investment) -Equity Share	ETCE	-	-	-	-	-	-	-	-	-	-	-
52	E5 Corporate Securities (Approved Investment) -Equity Unqu	EENQ	-	-	-	-	-	-	-	-	-	-	-
53	E6 PSU - Equity Shares - Unquoted	EEUQ	-	-	-	-	-	-	-	-	-	-	-
54	E7 Equity Shares - Companies incorporated outside India (inve	EFES	-	-	-	-	-	-	-	-	-	-	-
55	E8 Equity Shares (incl. Equity related Instruments) - Promoter	EEPG	-	-	-	-	-	-	-	13	-	-	-
56	E9 Corporate Securities - Bonds - Taxable	EPBT	93,513	1,879	2.01	1.49	81,944	6,789	8.29	6.15	80,336	7,041	8.76
57	E10 Corporate Securities - Bonds - Tax free	EPBF	-	-	-	-	-	-	-	-	-	-	-
58	E11 Corporate Securities (Approved Investment) -Pref Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-
59	E12 Corporate Securities (Approved Investment) -Investment	ECIS	-	-	-	-	-	-	-	-	-	-	-
60	E13 Corporate Securities (Approved Investment) -Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-
61	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - F	EDPG	-	-	-	-	-	-	-	-	-	-	-
62	E15 Corporate Securities (Approved Investment) -Derivative In	ECDI	-	-	-	-	-	-	-	-	-	-	-
63	E16 Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-
64	E17 Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-
65	E18 Loans Secured Loans -Mortgage of Property in India (term	ELMI	-	-	-	-	-	-	-	-	-	-	-
66	E19 Loans Secured Loans -Mortgage of Property outside India	ELMO	-	-	-	-	-	-	-	-	-	-	-
67	E20 Deposits - Deposit with scheduled banks	ECDB	741	8	1.11	0.82	193	8	4.39	3.26	421	12	2.93
68	E21 Deposits - CDs with Scheduled Banks	EDCD	4,502	42	0.93	0.69	4,502	42	0.93	0.69	-	-	-
69	E22 Deposits - Money at call and short notice with banks /Rep	ECMR	13,413	210	1.57	1.16	11,177	603	5.39	4.00	13,410	437	3.25
70	E23 CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-
71	E24 Commercial Papers issued by all India Financial Institution	ECCP	-	-	-	-	983	22	2.20	1.63	964	15	1.52
72	E25 Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-
73	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	-	-	-	-	-	-	-	-	-	-	-
74	E27 Perpetual Debt Instruments of Tier I and II Capital issued	EUPD	-	-	-	-	-	-	-	-	-	-	-
75	E28 Perpetual Debt Instruments of Tier I and II Capital issued	EPPD	-	-	-	-	-	-	-	-	-	-	-
76	E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulati	EUPS	-	-	-	-	-	-	-	-	-	-	-
77	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulati	EPPS	-	-	-	-	-	-	-	-	-	-	-
78	E31 Exchange Traded Fund	EETF	-	-	-	-	-	-	-	-	11	1	6.32
79	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	0	-	-	-	0	-	-	-	0	-	-
80	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-
81	F Other than Approved Securities												
82	F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-
83	F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPF	-	-	-	-	-	-	-	-	-	-	-
84	F3 Other than Approved Investments - Equity Shares (incl PSU	OESH	509	-	-	-	1,183	401	33.86	25.11	973	67	6.86
85	F4 Equity Shares (incl. Equity related Instruments) - Promoter	OEPG	2	-	-	-	3	-	-	-	8	-	-
86	F5 Other than Approved Investments -Debentures	OLDB	1,430	36	2.50	1.86	1,963	185	9.43	7.00	4,391	424	9.66
87	F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-
88	F7 Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-
89	F8 Other than Approved Investments -Pref Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-
90	F9 Other than Approved Investments -Venture fund	OVNF	-	-	-	-	-	-	-	-	-	-	-
91	F10 Other than Approved Investments -Short Term Loans (Un	OSLU	-	-	-	-	-	-	-	-	-	-	-
92	F11 Other than Approved Investments - Term Loans (without c	OTLW	-	-	-	-	-	-	-	-	-	-	-
93	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schem	OMGS	0	-	-	-	0	-	-	-	0	-	-
94	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-
95	F14 Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-
96	F15 Securitised Assets (underlying assets Housing Loan/ Infra	OPSA	-	-	-	-	-	-	-	-	-	-	-
97	F16 Equity Shares (PSU & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-
98	F17 Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		657,117	11,532	1.75	1.30	610,439	43,685	7.16	5.31	551,969	42,891	7.77

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number : 132
Statement as on : 31st March 2023
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of the Fund : Shareholder's Fund



(Rs. in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
B.	As on Date ²								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	9-Oct-12	CARE	CARE AAA	CARE AA+	24-Mar-17	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		9-Oct-12	CARE	CARE AA+	CARE AA	8-Oct-18	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		9-Oct-12	CARE	CARE AA	CARE A+	6-Mar-19	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		9-Oct-12	CARE	CARE A+	CARE A	18-Apr-19	
5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		9-Oct-12	CARE	CARE A	CARE BBB	18-May-19	
6	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		9-Oct-12	CARE	CARE BBB	CARE BB	24-Aug-19	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		9-Oct-12	CARE	CARE BB	CARE D	20-Sep-19	
8	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250	3-Jan-12	CARE	CAREAAA	CARE D	17-Sep-18	
9	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB	930	7-Oct-14	ICRA	ICRA AA	ICRA AA-	5-Aug-19	
10	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		7-Oct-14	CARE	CARE AA	CARE AA-	19-Aug-19	
11	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		7-Oct-14	CRISIL	CRISIL AA	CRISIL AA-	14-Aug-19	
12	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT	500	15-Jan-15	ICRA	ICRA AA+	ICRA AA	21-May-19	
13	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT		15-Jan-15	FITCH	AAA(IND)	AA+(IND)	28-Jun-18	
14	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT		15-Jan-15	ICRA	ICRA AAA	ICRA AA+	14-Nov-18	
15	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1000	20-May-15	ICRA	ICRA AA+	ICRA AA	21-May-19	
16	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-May-15	FITCH	AAA(IND)	AA+(IND)	28-Jun-18	
17	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-May-15	ICRA	ICRA AAA	ICRA AA+	14-Nov-18	
18	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	491	29-Aug-18	CARE	CAREAA+	CARE D	17-Sep-18	
19	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB	500	19-Sep-14	CARE	CARE AA+	CARE AA	18-Feb-19	
20	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		19-Sep-14	ICRA	ICRA AA	ICRA AA-	5-Aug-19	
21	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		19-Sep-14	CARE	CARE AA	CARE AA-	19-Aug-19	
22	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	500	29-Aug-18	CARE	CARE AA+	CARE D	17-Sep-18	
23	7.40% Indian Renewable Energy Development Agency Ltd (Mat:03/03/2030)	IPTD	2517	6-Mar-20	FITCH	FITCH AAA	FITCH AA+	1-Sep-20	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400	20-Jan-12	CARE	CARE AA+	CARE AA	8-Oct-18	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	BRICKWORKS	BWR AAA	BWR AA	15-Feb-19	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	CARE	CARE AA	CARE A+	6-Mar-19	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	CARE	CARE A+	CARE A	18-Apr-19	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	BRICKWORKS	BWR AA	BWR A+	19-Apr-19	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	BRICKWORKS	BWR A+	BWR A	4-May-19	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	CARE	CARE A	CARE BBB	18-May-19	
31	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	BRICKWORKS	BWR A	BWR BBB	26-Jun-19	
32	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	CARE	CARE BBB	CARE BB	24-Aug-19	
33	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	BRICKWORKS	BWR BBB	BWR BB	10-Sep-19	
34	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	CARE	CARE BB	CARE D	20-Sep-19	
35	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-Jan-12	BRICKWORKS	BWR BB	BWR D	25-Sep-19	
36	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	1000	21-Sep-15	ICRA	ICRA AAA	ICRA D	17-Sep-18	

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 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES**FORM NL-33 Reinsurance/Retrocession Risk Concentration**Insurer: **Future Generali India Insurance Company Limited**

Date:

3/31/2023*(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	1	4,450	2	13	2.60%
3	No. of Reinsurers with rating A but less than AA	78	34,531	3,106	7,396	26.25%
4	No. of Reinsurers with rating BBB but less than A	12	4,996	965	35	3.49%
5	No. of Reinsurres with rating less than BBB	1	-	-	-	0.00%
	Total (A)	92	43,977	4,072	7,443	32.34%
	With In India					
1	Indian Insurance Companies	15	0	-	843	0.49%
2	FRBs	12	34,482	7,196	621	24.65%
3	GIC Re	1	69,114	3,644	189	42.51%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	28	103,596	10,840	1,653	67.66%
	Grand Total (C)= (A)+(B)	120	147,573	14,913	9,096	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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN



Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter
	STATES^c							
1	Andhra Pradesh	50.47	-	0.61	0.61	294.96	1,423.29	1,718.25
2	Arunachal Pradesh	-	-	-	-	-	-	-
3	Assam	49.10	-	0.62	0.62	162.49	409.83	572.32
4	Bihar	82.78	-	0.14	0.14	240.21	161.26	401.47
5	Chhattisgarh	38.13	-	15.03	15.03	116.04	207.53	323.57
6	Goa	10.93	-	0.02	0.02	141.16	86.89	228.05
7	Gujarat	425.42	-	214.91	214.91	1,217.29	569.54	1,786.82
8	Haryana	50.99	-	16.30	16.30	593.85	428.64	1,022.49
9	Himachal Pradesh	0.29	-	-	-	1.34	2.80	4.14
10	Jharkhand	50.87	-	6.68	6.68	302.96	299.26	602.22
11	Karnataka	273.26	-	111.47	111.47	1,990.96	3,287.50	5,278.46
12	Kerala	74.03	-	9.28	9.28	945.62	4,459.87	5,405.49
13	Madhya Pradesh	110.75	-	21.71	21.71	293.95	870.74	1,164.70
14	Maharashtra	4,816.29	-	1,843.88	1,843.88	9,059.66	5,596.73	14,656.39
15	Manipur	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-
19	Odisha	67.86	-	7.50	7.50	127.47	445.61	573.08
20	Punjab	130.58	-	28.28	28.28	1,358.77	697.91	2,056.69
21	Rajasthan	106.31	-	8.33	8.33	1,539.02	1,520.80	3,059.82
22	Sikkim	-	-	-	-	2.63	0.85	3.48
23	Tamil Nadu	789.58	-	115.69	115.69	1,077.17	3,823.61	4,900.78
24	Telangana	1,038.08	-	100.73	100.73	1,136.71	1,690.62	2,827.33
25	Tripura	17.54	-	0.01	0.01	3.21	45.89	49.10
26	Uttarakhand	59.85	-	0.02	0.02	165.85	113.65	279.49
27	Uttar Pradesh	190.05	-	71.62	71.62	2,139.65	1,768.05	3,907.71
28	West Bengal	723.86	-	120.84	120.84	391.62	858.08	1,249.70
	TOTAL (A)	9,157.01	-	2,693.65	2,693.65	23,302.61	28,768.95	52,071.56
	UNION TERRITORIES^c							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-
2	Chandigarh	190.18	-	11.71	11.71	474.19	585.18	1,059.36
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	689.14	-	209.37	209.37	2,772.14	1,986.92	4,759.06
6	Jammu & Kashmir	3.39	-	-	-	60.03	117.93	177.96
7	Ladakh	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-
9	Puducherry	11.82	-	-	-	124.53	254.80	379.33
	TOTAL (B)	894.54	-	221.08	221.08	3,430.89	2,944.83	6,375.72
	Outside India	-	-	-	-	-	-	-
1	TOTAL (C)	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	10,051.54	-	2,914.73	2,914.73	26,733.50	31,713.78	58,447.28

Note :-

- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

Miscellaneous

Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments ^(b)	Total Miscellaneous	Total
For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter
34.96	21.33	2.44	37.40	9.64	0.30	19.68	-	-	11.55	1,818.15	1,869.22
-	-	-	-	-	-	-	-	-	-	-	-
70.76	0.51	0.02	70.78	-	-	-	-	742.69	52.16	1,438.46	1,488.18
875.66	2.27	-	875.66	1.25	0.12	10.01	-	-	148.84	1,439.61	1,522.53
6.03	1.40	0.09	6.12	0.32	-	6.79	-	-	78.66	416.85	470.01
3.67	0.35	0.02	3.69	0.04	-	0.19	-	0.13	1.82	234.26	245.21
803.61	172.68	3.31	806.92	329.14	26.82	63.72	-	-	165.16	3,351.25	3,991.58
44.72	30.54	0.03	44.74	1.55	3.24	23.77	-	-	80.93	1,207.27	1,274.55
0.04	0.01	-	0.04	-	-	-	-	-	-	4.19	4.48
545.75	12.93	0.29	546.04	10.41	0.78	49.87	-	-	58.40	1,280.64	1,338.19
4,403.66	148.59	1.31	4,404.96	16.65	85.45	30.69	-	3,873.15	38.01	13,875.96	14,260.69
536.93	6.19	6.23	543.16	5.99	5.40	3.03	-	-	35.27	6,004.52	6,087.83
208.45	8.68	1.24	209.69	10.30	3.19	18.00	-	-	113.49	1,528.05	1,660.51
16,826.42	2,852.31	15.22	16,841.64	277.52	362.83	534.53	-	24.37	5,493.09	41,042.68	47,702.85
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
680.93	1.64	-	680.93	0.47	0.37	22.24	-	-	85.76	1,364.49	1,439.84
385.51	34.01	34.95	420.46	0.21	0.60	1.60	-	-	42.53	2,556.10	2,714.96
106.08	10.13	0.30	106.39	6.84	1.32	46.97	-	17,223.13	118.92	20,573.50	20,688.14
-	-	-	-	-	-	-	-	-	-	3.48	3.48
123.41	33.87	2.52	125.93	43.09	70.03	99.29	-	-	98.82	5,371.82	6,277.09
1,048.07	84.39	7.51	1,055.58	173.20	20.10	310.71	-	-	112.01	4,583.33	5,722.14
2.36	0.56	-	2.36	-	-	-	-	-	16.75	68.77	86.33
9.55	17.13	-	9.55	0.20	-	0.03	-	-	56.61	363.02	422.89
89.49	650.75	0.40	89.89	3.83	1.33	13.64	-	-	272.35	4,939.50	5,201.17
2,749.11	152.03	1.88	2,750.99	19.79	6.99	107.18	-	-	293.11	4,579.80	5,424.51
29,555.16	4,242.30	77.77	29,632.93	910.43	588.86	1,361.94	-	21,863.46	7,374.23	118,045.70	129,896.36
-	-	-	-	-	-	-	-	-	-	-	-
174.95	18.83	3.22	178.17	5.95	8.81	6.57	-	-	90.40	1,368.10	1,570.00
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
3,594.70	235.63	2.77	3,597.47	42.26	180.35	227.77	-	-	879.46	9,922.01	10,820.52
4.50	0.02	0.18	4.68	0.48	-	-	-	-	5.00	188.14	191.53
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
4.61	0.79	0.13	4.73	1.29	0.02	0.06	-	-	3.84	390.06	401.88
3,778.75	255.27	6.30	3,785.05	49.98	189.18	234.40	-	-	978.71	11,868.31	12,983.93
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
33,333.91	4,497.57	84.06	33,417.98	960.41	778.05	1,596.34	-	21,863.46	8,352.94	129,914.02	142,880.29

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS



GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
	STATES^c							
1	Andhra Pradesh	223.08	-	3.92	3.92	1,071.43	4,184.53	5,255.96
2	Arunachal Pradesh	-	-	-	-	-	-	-
3	Assam	156.41	-	2.01	2.01	608.43	1,000.62	1,609.06
4	Bihar	273.18	-	2.41	2.41	750.83	578.80	1,329.63
5	Chhattisgarh	144.04	-	26.46	26.46	434.84	693.42	1,128.26
6	Goa	39.30	-	0.07	0.07	313.69	205.70	519.39
7	Gujarat	1,598.23	-	917.90	917.90	3,496.35	1,899.55	5,395.90
8	Haryana	162.19	-	60.70	60.70	1,548.44	1,318.38	2,866.82
9	Himachal Pradesh	0.29	-	-	-	1.34	2.80	4.14
10	Jharkhand	167.78	-	13.32	13.32	899.67	899.76	1,799.43
11	Karnataka	1,438.39	-	343.78	343.78	6,231.37	8,682.18	14,913.55
12	Kerala	254.64	-	21.67	21.67	2,868.17	12,753.91	15,622.09
13	Madhya Pradesh	421.12	-	104.57	104.57	963.76	2,637.92	3,601.68
14	Maharashtra	24,359.50	245.82	6,158.14	6,403.96	26,373.68	16,874.73	43,248.42
15	Manipur	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-
19	Odisha	255.57	-	25.13	25.13	520.13	1,236.58	1,756.70
20	Punjab	491.29	-	94.25	94.25	3,974.41	2,368.16	6,342.57
21	Rajasthan	390.85	-	47.31	47.31	3,551.72	4,441.01	7,992.73
22	Sikkim	-	-	-	-	2.63	0.85	3.48
23	Tamil Nadu	3,009.13	-	528.60	528.60	3,076.07	9,582.80	12,658.88
24	Telangana	5,638.53	-	450.21	450.21	4,157.32	5,303.30	9,460.62
25	Tripura	77.05	-	0.01	0.01	11.41	123.37	134.78
26	Uttarakhand	195.04	-	0.71	0.71	570.52	453.50	1,024.02
27	Uttar Pradesh	845.07	-	280.17	280.17	5,175.43	4,750.20	9,925.63
28	West Bengal	2,703.95	-	521.70	521.70	1,436.52	2,381.04	3,817.56
	TOTAL (A)	42,844.62	245.82	9,603.03	9,848.85	68,038.17	82,373.13	150,411.30
	UNION TERRITORIES^c							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-
2	Chandigarh	768.78	-	43.38	43.38	1,373.40	1,670.40	3,043.81
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	4,496.21	-	1,046.73	1,046.73	9,236.32	5,798.04	15,034.36
6	Jammu & Kashmir	14.05	-	-	-	270.63	378.28	648.91
7	Ladakh	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-
9	Puducherry	54.58	-	-	-	335.37	632.14	967.51
	TOTAL (B)	5,333.62	-	1,090.12	1,090.12	11,215.72	8,478.86	19,694.58
	Outside India							
		-	-	-	-	-	-	-
1	TOTAL (C)	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	48,178.25	245.82	10,693.15	10,938.97	79,253.89	90,851.99	170,105.88

Note :-

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

Miscellaneous											
Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments ^(b)	Total Miscellaneous	Total
Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
169.62	36.44	11.02	180.65	42.29	1.09	65.71	-	-	49.38	5,631.51	5,858.51
-	-	-	-	-	-	-	-	-	-	-	-
266.57	5.29	1.11	267.67	0.09	-	-	-	1,678.32	187.17	3,747.60	3,906.02
2,638.27	7.19	0.21	2,638.48	8.60	0.19	79.43	-	-	502.65	4,566.17	4,841.76
35.12	9.49	1.59	36.71	2.29	0.75	18.31	-	-	201.59	1,397.40	1,567.90
9.79	0.97	0.03	9.81	0.50	-	0.75	-	1.24	6.14	538.80	578.16
2,627.66	588.49	25.37	2,653.03	1,355.14	120.82	294.18	-	-	564.92	10,972.49	13,488.62
141.50	64.89	0.44	141.93	5.07	10.08	27.03	-	-	231.47	3,347.29	3,570.19
0.04	0.01	-	0.04	-	-	-	-	-	-	4.19	4.48
1,527.28	21.81	1.07	1,528.35	20.04	1.57	75.14	-	-	242.02	3,688.37	3,869.47
5,238.14	197.68	6.85	5,244.99	49.36	507.05	137.18	-	31,106.07	275.11	52,430.99	54,213.17
1,839.34	31.77	25.51	1,864.85	28.26	15.80	20.80	1.08	-	168.63	17,753.27	18,029.58
692.89	49.73	4.64	697.53	52.10	15.69	51.33	-	-	433.97	4,902.03	5,427.72
33,995.83	5,129.97	89.55	34,085.37	948.11	1,259.43	2,926.81	36.36	146.98	18,928.13	106,709.59	137,473.05
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
1,920.36	16.00	0.34	1,920.69	2.99	0.61	75.24	-	-	282.33	4,054.57	4,335.27
870.69	113.13	200.72	1,071.41	4.01	3.20	9.05	-	-	189.56	7,732.94	8,318.49
336.82	49.71	3.76	340.58	42.74	18.94	148.77	-	61,082.07	451.02	70,126.57	70,564.73
-	-	-	-	-	-	-	-	-	-	3.48	3.48
2,037.58	177.06	12.95	2,050.53	198.08	171.13	393.55	-	-	440.61	16,089.82	19,627.55
2,684.39	258.15	42.79	2,727.18	721.83	94.46	1,422.96	-	-	400.95	15,086.15	21,174.89
14.10	4.24	0.09	14.19	0.42	0.06	-	-	-	60.89	214.58	291.64
107.15	80.85	0.02	107.17	1.95	1.33	0.84	-	-	183.10	1,399.26	1,595.02
332.78	2,676.76	2.98	335.76	12.34	5.63	80.69	-	-	1,204.11	14,240.93	15,366.17
6,468.58	694.86	11.53	6,480.10	99.27	36.25	256.71	-	-	846.86	12,231.62	15,457.27
63,954.47	10,214.49	442.56	64,397.02	3,595.51	2,264.09	6,084.48	37.44	94,014.69	25,850.61	356,869.62	409,563.10
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
401.73	47.84	16.05	417.79	11.87	18.37	22.05	-	-	298.64	3,860.36	4,672.52
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
12,237.78	600.00	18.03	12,255.82	123.49	594.93	934.87	-	-	3,552.06	33,095.51	38,638.46
12.81	0.38	0.39	13.20	1.32	-	-	-	-	21.12	684.93	698.98
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
9.71	4.17	0.18	9.90	3.00	0.19	0.12	-	-	11.08	995.96	1,050.54
12,662.03	652.38	34.66	12,696.70	139.68	613.48	957.04	-	-	3,882.90	38,636.76	45,060.50
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
76,616.50	10,866.87	477.22	77,093.72	3,735.19	2,877.57	7,041.52	37.44	94,014.69	29,733.51	395,506.38	454,623.60

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS
Name of the Insurer:
Future Generali India Insurance Co.Ltd
Q4-2022-23

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of		upto the quarter		Up to the corresponding quarter of	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	10,051.54	73,820.00	9,440.70	60,759.00	48,178.25	270,279.00	45,644.36	182,262.00
2	Marine Cargo	2,914.73	15,361.00	2,129.29	18,396.00	10,693.15	73,009.00	8,275.80	76,387.00
3	Marine Other than Cargo	-	-	0.39	-	245.82	2.00	168.23	2.00
4	Motor OD	26,733.50	499,814.00	19,767.79	412,824.00	79,253.89	1,569,346.00	70,544.66	1,440,290.00
5	Motor TP	31,713.78	116,693.00	29,510.63	152,747.00	90,851.99	377,909.00	91,155.51	511,021.00
6	Health	33,333.91	33,973.00	22,098.87	34,202.00	76,616.50	129,531.00	57,381.07	119,090.00
7	Personal Accident	4,497.57	35,002.00	3,191.86	255,823.00	10,866.87	471,683.00	9,393.76	781,381.00
8	Travel	84.06	2,732.00	59.24	1,167.00	477.22	13,351.00	186.17	4,536.00
9	Workmen's Compensation/ Employer's liability	960.41	5,205.00	930.05	5,097.00	3,735.19	19,385.00	3,594.90	18,998.00
10	Public/ Product Liability	778.05	1,433.00	671.81	1,323.00	2,877.57	5,337.00	2,778.35	4,829.00
11	Engineering	1,596.34	1,350.00	1,856.35	2,230.00	7,041.52	5,734.00	6,414.07	6,678.00
12	Aviation	-	-	681.01	2.00	37.44	2.00	692.73	4.00
13	Crop Insurance	21,863.46	221.00	25,740.00	7,629.00	94,014.69	29,968.00	91,830.54	7,754.00
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	8,352.94	106,527.00	7,119.05	108,872.00	29,733.51	452,918.00	25,738.09	368,980.00
	Grand Total	142,880.29	892,131.00	123,197.03	1,061,071.00	454,623.60	3,418,454.00	413,798.23	3,522,212.00

Notes:

- Premium stands for amount of gross direct premium written in India
- 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.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE
Name of the Insurer:
Future Generali India Insurance Co.Ltd
Date:
JAN 2023- MAR 2023


Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	139743	14749.96	494226	49263.96	229785	19382.34	706811	59802.37
2	Corporate Agents-Banks	176176	9165.25	996454	32919.42	369559	8805.46	1114328	25778.27
3	Corporate Agents -Others	17093	955.31	71276	3977.30	16018	405.79	56628	2182.13
4	Brokers	350651	57807.92	1062687	167376.78	327206	48526.13	942088	150749.89
5	Micro Agents	0	0.31	5	1.67	0	0.00	0	0.00
6	Direct Business- Officers/Employees-O	85020	49253.53	383235	168445.23	114865	45350.03	470274	159641.59
7	Common Service Centres(CSC)	1	0.04	66	0.64	0	0.00	94	2.43
8	Insurance Marketing Firm	345	76.32	524	121.93	0	0.00	274	22.20
9	Point of sales person (Direct)	119873	10127.73	396558	29534.48	0	0.00	199103	11753.59
10	MISP (Direct)	2781	721.22	11737	2834.80	0	0.00	6418	1278.88
11	Web Aggregators	448	22.69	1686	147.38	3638	727.29	26194	2586.88
12	Referral Arrangements	0	0.00	0	0.00	0	0.00	0	0.00
13	Other (to be sepcified)(i)	0	0.00	0	0.00	0	0.00	0	0.00
	Total (A)	892131	142880.29	3418454	454623.60	1061071	123197.03	3522212	413798.23
14	Business outside India (B)	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total (A+B)	892131	142880.29	3418454	454623.60	1061071	123197.03	3522212	413798.23

Note:

- (a). Premium means amount of premium received from business acquired by the source
(b). No of Policies stand for no. of policies sold
(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA
Name of the Insurer: Future Generali India Insurance Co Ltd
Upto the quarter ending 31-Mar-23 (Apr22 - Mar23)


Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine
1	Claims O/S at the beginning of the period	1,172	883	4	887
2	Claims reported during the period	2,448	11,934	5	11,939
	(a) Booked During the period	2,359	11,709	4	11,713
	(b) Reopened during the Period	89	225	1	226
	(c) Other Adjustment (to be specified)				
	(i) _____	-	-	-	-
	(ii) _____				
3	Claims Settled during the period	2,143	11,595	5	11,600
	(a) paid during the period	1,823	10,371	5	10,376
	(b) Other Adjustment (to be specified)				
	(i) Closed without payment	320	1,224	-	1,224
	(ii) _____				
4	Claims Repudiated during the period	167	247	-	247
	Other Adjustment (to be specified)				
	(i) _____	-	-	-	-
	(ii) _____				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8	17	-	17
6	Claims O/S at End of the period	1,310	975	4	979
	Less than 3months	190	348	-	348
	3 months to 6 months	257	223	-	223
	6months to 1 year	199	120	-	120
	1year and above	664	284	4	288

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine
1	Claims O/S at the beginning of the period	44,191	4,205	49	4,253
2	Claims reported during the period	28,258	10,196	5	10,201
	(a) Booked During the period	25,994	10,016	4	10,020
	(b) Reopened during the Period	2,264	180	1	181
	(c) Other Adjustment (to be specified)				
	(i) _____	-	-	-	-
	(ii) _____				
3	Claims Settled during the period	22,005	9,339	6	9,345
	(a) paid during the period	22,005	9,339	6	9,345
	(b) Other Adjustment (to be specified)				
	(i) Closed without payment	-	-	-	-
	(ii) _____				
4	Claims Repudiated during the period	-	-	-	-
	Other Adjustment (to be specified)				
	(i) _____	-	-	-	-
	(ii) _____				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8	2	-	2
6	Claims O/S at End of the period	44,105	5,763	47	5,809
	Less than 3months	4,000	774	-	774
	3 months to 6 months	2,271	444	-	444
	6months to 1 year	11,391	1,447	-	1,447
	1year and above	26,442	3,098	47	3,144

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending 31-Mar-23 (Apr22 - Mar23)

Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health
8,134	7,869	16,003	7,675	478	45	8,198
208,997	6,829	215,826	135,277	3,013	185	138,475
208,506	6,548	215,054	131,553	2,758	175	134,486
491	281	772	3,724	255	10	3,989
-	-	-	-	-	-	-
204,733	4,900	209,633	119,839	2,315	73	122,227
191,544	4,828	196,372	119,839	2,315	73	122,227
13,189	72	13,261	-	-	-	-
2,375	524	2,899	14,945	617	104	15,666
-	-	-	-	-	-	-
677	119	796	38	13	-	51
10,023	9,274	19,297	8,168	559	53	8,780
8,681	1,791	10,472	7,154	363	26	7,543
707	1,172	1,879	649	58	14	721
148	1,402	1,550	250	62	4	316
487	4,909	5,396	115	76	9	200

Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health
9,179	77,950	87,129	4,963	1,370	111	6,444
61,938	53,035	114,973	61,706	7,393	262	69,361
61,263	51,527	112,790	58,726	6,442	175	65,343
675	1,508	2,183	2,980	951	87	4,018
-	-	-	-	-	-	-
60,676	33,569	94,245	49,549	4,564	85	54,198
60,676	33,569	94,245	49,549	4,564	85	54,198
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
197	90	287	2	3	-	4
8,673	97,783	106,455	5,666	1,788	220	7,674
5,612	15,932	21,544	4,633	881	91	5,604
1,277	10,022	11,299	432	284	36	752
312	15,010	15,322	365	135	21	522
1,471	56,819	58,290	236	488	72	796

Upto the quarter ending 31-Mar-23 (Apr22 - Mar23)



No. of claims only							
Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
708	144	418	23	410	-	5,219	33,182
1,546	51	968	325	10,985	-	106,826	489,389
1,498	50	936	206	10,983	-	106,607	483,892
48	1	32	119	2	-	219	5,497
-	-	-	-	-	-	-	-
1,636	100	972	216	10,757	-	109,077	468,361
962	14	682	216	4,666	-	103,521	440,859
674	86	290	-	6,091	-	5,556	27,502
48	9	39	-	-	-	663	19,738
-	-	-	-	-	-	-	-
5	1	7	-	22	774,761	64	775,732
570	86	375	132	638	-	2,305	34,472
285	12	56	19	266	-	1,653	20,844
121	11	55	40	82	-	302	3,691
65	2	85	31	142	-	99	2,609
99	61	179	42	148	-	251	7,328

Upto the quarter ending 31-Mar-2023 (Apr - Mar)
(Amount in Rs. Lakhs)

Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1,993	584	5,989	3	6,963	-	4,567	162,117
2,643	184	2,903	835	47,081	-	21,541	297,981
2,482	174	2,551	397	47,081	-	21,325	288,157
161	10	352	438	-	-	217	9,824
-	-	-	-	-	-	-	-
2,212	332	3,353	821	46,319	-	19,408	252,237
2,212	332	3,353	821	46,319	-	19,408	252,237
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
3	0	2	-	11	2,963	11	3,292
1,945	571	3,363	19	7,526	-	5,844	183,312
678	56	429	0	6,342	-	1,825	41,253
399	78	420	3	297	-	762	16,727
316	3	1,020	0	112	-	1,284	31,416
552	434	1,494	16	775	-	1,973	93,916

Form NL-38 Development of Losses (Annual Submission)

Name of the insurer Future Generali India Insurance Company Ltd.

Within India



Amount Rs. In Lakhs

Reporting Period FYE 31-Mar 23 LOB Third Party

Accident year Cohort																
Particulars	FYE 31-Mar 2008**	FYE 31-Mar 2009**	FYE 31-Mar 2010**	FYE 31-Mar 2011**	FYE 31-Mar 2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023
Ultimate Net Loss Cost - Original estimate	-	1,605	3,981	7,874	7,984	19,521	12,400	25,045	24,460	27,375	39,507	45,488	49,796	48,649	59,727	68,780
Net Claims Provisions*	-	208	656	868	1,087	14,329	11,020	24,213	21,938	27,737	39,342	44,712	49,249	48,273	57,887	66,312

Cumulative Payment as of

one year later	-	313	1,381	2,891	3,640	5,193	4,786	4,500	5,385	1,123	4,049	4,359	2,932	6,527	13,017	-
two year later	-	1,267	2,456	5,098	6,897	9,093	6,990	6,591	7,182	5,461	7,508	6,332	8,384	12,225	-	-
three year later	-	1,283	2,686	7,007	10,609	10,975	8,391	8,095	10,157	7,451	9,359	10,397	11,382	-	-	-
four year later	-	1,279	3,325	8,521	11,958	12,509	9,231	10,026	11,683	8,581	13,304	12,326	-	-	-	-
five year later	-	1,397	3,957	9,469	12,911	13,610	10,608	11,803	12,215	10,897	15,120	-	-	-	-	-
six year later	-	1,536	4,437	10,288	13,837	14,862	11,526	12,423	14,041	12,324	-	-	-	-	-	-
seven year later	-	1,619	4,799	10,904	15,378	16,165	11,867	13,646	15,403	-	-	-	-	-	-	-
eight year later	-	1,703	4,992	11,930	16,368	16,711	12,692	14,416	-	-	-	-	-	-	-	-
nine year later	-	1,705	5,395	12,447	16,671	17,843	13,044	-	-	-	-	-	-	-	-	-
ten year later	-	1,754	5,596	12,703	17,798	18,343	-	-	-	-	-	-	-	-	-	-
eleven year later	-	1,772	5,814	13,393	18,341	-	-	-	-	-	-	-	-	-	-	-
twelve years later	-	1,775	6,103	13,648	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	-	1,824	6,170	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	-	1,832	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Ultimate Net Loss Cost - Re-estimated

one year later	-	-	-	-	-	19,521	25,705	22,715	25,819	27,169	36,899	40,341	49,900	49,765	62,450	-
two year later	-	-	-	-	7,984	21,170	19,579	23,822	26,680	25,962	30,461	33,481	46,843	47,786	-	-
three year later	-	-	-	7,874	16,290	22,195	19,661	24,049	25,763	22,543	30,858	27,338	29,016	-	-	-
four year later	-	-	3,981	13,046	19,963	22,285	19,306	23,094	23,448	22,389	26,704	23,759	-	-	-	-
five year later	-	1,605	6,290	15,768	19,848	22,260	19,177	21,672	24,006	20,485	25,705	-	-	-	-	-
six year later	-	2,063	7,150	16,325	19,813	22,192	18,186	22,410	22,441	19,646	-	-	-	-	-	-
seven year later	-	2,214	7,072	15,992	20,321	22,475	18,656	20,757	21,675	-	-	-	-	-	-	-
eight year later	-	2,296	6,775	16,264	21,356	23,308	17,612	20,222	-	-	-	-	-	-	-	-
nine year later	-	2,232	6,944	16,797	21,807	23,052	16,993	-	-	-	-	-	-	-	-	-
ten year later	-	2,233	7,241	17,079	23,453	22,801	-	-	-	-	-	-	-	-	-	-
eleven year later	-	2,179	7,371	16,169	23,099	-	-	-	-	-	-	-	-	-	-	-
twelve years later	-	2,256	6,937	16,176	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	-	2,144	6,976	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	-	2,128	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Favourable / (unfavourable) development - (523) (2,996) (8,302) (15,115) (3,279) (4,593) 4,824 2,785 7,729 13,802 21,729 20,780 863 (2,722)

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Form NL-38 Development of Losses (Annual Submission)

Name of the insurer Future Generali India Insurance Company Ltd.

Within India
Amount Rs. In Lakhs

Reporting Period FYE 31-Mar 23 LOB Long tail

Accident year Cohort																
Particulars	FYE 31-Mar 2008**	FYE 31-Mar 2009**	FYE 31-Mar 2010**	FYE 31-Mar 2011**	FYE 31-Mar 2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023
Ultimate Net Loss Cost - Original	0	43	184	265	800	1,017	1,515	1,735	1,703	2,418	1,845	2,082	2,212	2,990	4,003	4,147
Net Claims Provisions*	-	1	7	25	47	275	989	1,186	1,228	1,677	1,280	1,448	1,595	2,221	3,001	2,608

Cumulative Payment as of

one year later	0	34	138	219	687	742	918	1,060	967	1,280	1,058	1,266	1,154	2,054	2,440	-
two year later	0	35	158	232	754	825	1,023	1,184	1,040	1,331	1,168	1,353	1,310	2,515	-	-
three year later	0	41	166	240	788	841	1,044	1,277	1,048	1,361	1,176	1,413	1,382	-	-	-
four year later	0	42	176	244	803	858	1,053	1,324	1,063	1,363	1,247	1,434	-	-	-	-
five year later	0	42	178	255	811	871	1,053	1,353	1,065	1,385	1,255	-	-	-	-	-
six year later	0	37	181	259	808	881	1,105	1,362	1,081	1,410	-	-	-	-	-	-
seven year later	4	38	185	259	814	881	1,123	1,371	1,110	-	-	-	-	-	-	-
eight year later	4	38	185	259	815	885	1,124	1,375	-	-	-	-	-	-	-	-
nine year later	4	38	185	260	832	885	1,134	-	-	-	-	-	-	-	-	-
ten year later	4	38	186	260	832	913	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38	186	260	832	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38	186	260	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	4	38	186	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Ultimate Net Loss Cost - Re-estimated

one year later	-	-	-	-	-	1,017	1,211	1,427	1,367	1,629	1,407	1,755	1,777	3,009	3,498	-
two year later	-	-	-	-	800	991	1,242	1,363	1,245	1,570	1,443	1,539	1,749	3,137	-	-
three year later	-	-	-	265	858	1,016	1,227	1,387	1,242	1,597	1,390	1,547	2,143	-	-	-
four year later	-	-	184	271	873	943	1,169	1,409	1,229	1,550	1,357	1,587	-	-	-	-
five year later	-	43	184	273	862	926	1,169	1,439	1,225	1,568	1,362	-	-	-	-	-
six year later	0	37	189	263	852	926	1,227	1,440	1,243	1,606	-	-	-	-	-	-
seven year later	4	38	192	262	836	935	1,244	1,450	1,238	-	-	-	-	-	-	-
eight year later	4	38	192	262	848	931	1,257	1,475	-	-	-	-	-	-	-	-
nine year later	4	38	192	266	860	941	1,206	-	-	-	-	-	-	-	-	-
ten year later	4	38	194	265	854	962	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38	193	261	846	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38	193	261	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	4	38	193	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Favourable / (unfavourable)	(3)	4	(9)	4	(46)	55	308	261	465	812	482	496	69	(147)	504	
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* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Form NL-38 Development of Losses (Annual Submission)

Name of the insurer Future Generali India Insurance Company Ltd.

Within India
Amount Rs. In Lakhs

Reporting Period FYE 31-Mar 23 LOB Short Tail

Accident year Cohort																
Particulars	FYE 31-Mar 2008**	FYE 31-Mar 2009**	FYE 31-Mar 2010**	FYE 31-Mar 2011**	FYE 31-Mar 2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023
Ultimate Net Loss Cost - Original	18	4,614	12,093	19,009	27,586	34,385	43,887	55,813	59,166	52,282	57,894	72,220	86,818	100,404	133,189	137,242
Net Claims Provisions*	-	52	180	323	749	2,183	12,889	16,497	16,497	15,158	18,922	25,675	28,916	31,418	37,347	36,854

Cumulative Payment as of

one year later	36	4,418	11,852	17,857	26,224	32,202	39,432	53,722	53,242	47,661	47,710	63,237	75,031	89,482	120,703	-
two year later	36	4,642	11,808	18,476	26,837	35,610	40,610	55,346	54,695	48,828	48,315	66,750	76,642	91,852	-	-
three year later	36	4,577	11,809	18,686	26,575	36,269	41,076	56,521	55,062	49,116	48,577	67,317	77,359	-	-	-
four year later	19	4,563	11,913	17,554	26,743	36,878	41,326	56,901	55,309	49,254	48,701	67,900	-	-	-	-
five year later	18	4,563	10,880	17,604	26,956	36,939	41,496	57,070	55,331	49,522	49,327	-	-	-	-	-
six year later	18	4,972	10,891	17,637	26,967	37,020	41,551	57,104	55,203	49,631	-	-	-	-	-	-
seven year later	13	4,968	10,896	17,656	27,082	37,091	41,660	57,230	55,243	-	-	-	-	-	-	-
eight year later	13	4,969	10,907	17,671	27,205	37,138	41,774	57,305	-	-	-	-	-	-	-	-
nine year later	13	4,966	10,951	17,767	27,216	37,262	41,804	-	-	-	-	-	-	-	-	-
ten year later	13	4,966	10,965	17,783	27,230	37,344	-	-	-	-	-	-	-	-	-	-
eleven year later	13	4,969	10,985	17,795	27,275	-	-	-	-	-	-	-	-	-	-	-
twelve years later	13	4,969	10,985	17,796	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	13	4,969	10,993	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	13	4,969	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Ultimate Net Loss Cost - Re-estimated

one year later	-	-	-	-	-	34,385	41,571	57,314	58,282	51,223	52,989	70,679	83,516	96,006	130,160	-
two year later	-	-	-	-	27,586	37,005	42,228	57,439	57,368	50,765	51,294	70,352	79,704	94,989	-	-
three year later	-	-	-	19,009	27,358	37,522	42,487	58,143	56,653	50,693	51,045	69,477	79,723	-	-	-
four year later	-	-	12,093	17,943	27,435	37,625	42,562	58,093	56,718	50,713	51,123	69,303	-	-	-	-
five year later	-	4,614	11,072	17,999	27,459	37,648	42,615	58,068	57,054	50,619	50,863	-	-	-	-	-
six year later	18	5,036	11,045	17,870	27,474	37,605	42,672	58,245	56,430	50,627	-	-	-	-	-	-
seven year later	13	5,020	11,029	17,894	27,489	37,763	42,729	58,032	56,353	-	-	-	-	-	-	-
eight year later	13	5,045	11,051	17,916	27,627	37,702	42,679	57,948	-	-	-	-	-	-	-	-
nine year later	13	5,046	11,039	17,989	27,627	37,684	42,630	-	-	-	-	-	-	-	-	-
ten year later	13	5,081	11,074	17,995	27,611	37,689	-	-	-	-	-	-	-	-	-	-
eleven year later	13	5,072	11,038	17,908	27,644	-	-	-	-	-	-	-	-	-	-	-
twelve years later	13	4,995	11,035	17,868	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	13	4,979	10,990	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	13	4,965	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Favourable / (unfavourable) de 5 (351) 1,103 1,141 (58) (3,304) 1,258 (2,135) 2,814 1,655 7,032 2,917 7,095 5,415 3,029

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Form NL-38 Development of Losses (Annual Submission)

Name of the Insurer Future Generali India Insurance Company Ltd.

Within India
Amount Rs. In Lakhs

Reporting Period FYE 31-Mar 23 LOB Total

Accident year Cohort																
Particulars	FYE 31-Mar 2008**	FYE 31-Mar 2009**	FYE 31-Mar 2010**	FYE 31-Mar 2011**	FYE 31-Mar 2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023
Ultimate Net Loss Cost - Original	19	6,262	16,257	27,148	36,370	54,923	57,802	82,593	85,329	82,076	99,246	119,790	138,826	152,042	196,919	210,169
Net Claims Provisions*	-	260	843	1,215	1,883	16,787	24,897	41,895	39,662	44,573	59,544	71,836	79,759	81,912	98,236	105,774

Cumulative Payment as of

one year later	36	4,766	13,372	20,967	30,551	38,136	45,136	59,283	59,593	50,065	52,817	68,862	79,116	98,063	136,159	-
two year later	37	5,944	14,422	23,806	34,487	45,527	48,623	63,121	62,916	55,620	56,991	74,435	86,336	106,591	-	-
three year later	37	5,901	14,661	25,933	37,973	48,085	50,510	65,893	66,268	57,927	59,112	79,127	90,123	-	-	-
four year later	19	5,883	15,415	26,319	39,503	50,245	51,609	68,252	68,056	59,198	63,252	81,660	-	-	-	-
five year later	19	6,002	15,015	27,328	40,678	51,420	53,157	70,225	68,610	61,804	65,702	-	-	-	-	-
six year later	19	6,545	15,510	28,183	41,612	52,763	54,182	70,889	70,325	63,365	-	-	-	-	-	-
seven year later	16	6,625	15,880	28,819	43,274	54,137	54,650	72,247	71,756	-	-	-	-	-	-	-
eight year later	16	6,709	16,084	29,859	44,388	54,734	55,589	73,096	-	-	-	-	-	-	-	-
nine year later	16	6,709	16,530	30,474	44,719	55,990	55,983	-	-	-	-	-	-	-	-	-
ten year later	16	6,759	16,747	30,746	45,861	56,600	-	-	-	-	-	-	-	-	-	-
eleven year later	16	6,779	16,985	31,448	46,449	-	-	-	-	-	-	-	-	-	-	-
twelve years later	16	6,782	17,273	31,705	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	16	6,831	17,349	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	16	6,840	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Ultimate Net Loss Cost - Re-estimated

one year later	-	-	-	-	-	54,923	68,487	81,456	85,468	80,021	91,295	112,774	135,193	148,780	196,108	-
two year later	-	-	-	-	36,370	59,166	63,049	82,624	85,294	78,296	83,198	105,372	128,296	145,912	-	-
three year later	-	-	-	27,148	44,506	60,733	63,375	83,579	83,658	74,834	83,293	98,362	110,882	-	-	-
four year later	-	-	16,257	31,260	48,270	60,853	63,037	82,596	81,395	74,652	79,185	94,649	-	-	-	-
five year later	-	6,262	17,547	34,040	48,169	60,833	62,962	81,179	82,285	72,672	77,930	-	-	-	-	-
six year later	19	7,137	18,384	34,459	48,139	60,723	62,086	82,095	80,114	71,879	-	-	-	-	-	-
seven year later	16	7,271	18,292	34,147	48,646	61,174	62,629	80,239	79,265	-	-	-	-	-	-	-
eight year later	16	7,379	18,018	34,442	49,832	61,942	61,547	79,645	-	-	-	-	-	-	-	-
nine year later	16	7,316	18,175	35,052	50,294	61,677	60,829	-	-	-	-	-	-	-	-	-
ten year later	16	7,353	18,509	35,339	51,918	61,452	-	-	-	-	-	-	-	-	-	-
eleven year later	16	7,289	18,602	34,338	51,590	-	-	-	-	-	-	-	-	-	-	-
twelve years later	16	7,289	18,165	34,305	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	16	7,162	18,159	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	16	7,131	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Favourable / (unfavourable) de	2	(870)	(1,902)	(7,157)	(15,219)	(6,528)	(3,027)	2,949	6,064	10,196	21,316	25,141	27,943	6,130	811	
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* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

S.No.	Line of Business	Long/short tail
1	Fire	Short tail
2	Personal Accident - Individual	Short tail
3	Personal Accident - Group	Short tail
4	Health Insurance - Individual	Short tail
5	Health Insurance - Group - Government Schemes	Short tail
6	Health Insurance - Group - Employer/Employee Schemes	Short tail
7	Health Insurance - Group - Other Schemes	Short tail
8	Travel Insurance	Short tail
9	Marine Cargo & Others	Short tail
10	Product Liability	Long tail
11	Liability insurance	Long tail
12	Workmen Compensation/ Employer's Liability	Long tail
13	Aviation	Long tail
14	Engineering	Long tail
15	Weather Insurance	Short tail
16	Other Miscellaneous	Short tail
17	Motor OD - Private Car	Short tail
18	Motor OD - Two Wheeler	Short tail
19	Motor OD- Commercial Vehicle	Short tail
20	Motor TP - Private Car	Third Party
21	Motor TP - Two Wheeler	Third Party
22	Motor TP - Commercial Vehicle (Declined Pool)	Third Party
23	Motor TP - Commercial Vehicle (TP Pool)	Third Party
24	Motor TP - Commercial Vehicle (Other than Pool)	Third Party

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: Future Generali India Insurance Co Ltd



For the Quarter ending on 31-Mar-2023

(Amount in Rs. Lakhs)

Apeling of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	149	54	69	55	45	6	4	661	258	314	3,240	3,476	9	330	382	8,289
2	Marine Cargo	639	334	217	47	17	2	-	229	365	264	362	17	10	-	1,296	1,248
3	Marine Other than Cargo	1	1	-	-	-	-	-	2	1	-	-	-	-	-	2	3
4	Motor OD	41,962	6,059	660	233	76	9	11	9,458	3,705	1,226	547	129	25	52	49,010	15,141
5	Motor TP	21	131	333	250	265	121	115	573	661	1,528	2,173	2,483	1,355	705	1,336	9,478
6	Health	29,140	2,723	494	121	40	4	-	11,925	1,959	320	116	73	2	-	32,522	13,764
7	Personal Accident	526	102	24	15	8	4	2	1,032	199	33	48	5	6	11	681	1,333
8	Travel	11	3	1	1	-	-	-	38	0	0	7	-	-	-	17	17
9	Workmen's Compensation/ Employer's liability	14	54	83	49	15	1	1	22	105	181	230	77	22	-	217	637
10	Public/ Product Liability	1	-	-	1	5	-	-	0	0	0	-	28	-	24	7	53
11	Engineering	42	16	26	29	21	3	1	44	45	52	185	367	8	0	138	701
12	Aviation	6	5	25	9	4	-	-	22	18	88	52	67	-	-	49	247
13	Crop Insurance	169	339	210	228	7	2	-	11,071	546	136	17	0	-	-	955	11,770
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	21,472	654	222	104	37	4	3	3,659	208	151	537	45	2	6	22,496	4,607

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Upto the Quarter ending on 31-Mar-2023 (Apr - Mar)

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	234	278	194	178	205	26	13	1,512	603	2,192	6,730	7,866	1,107	1,955	1,823	22,005
2	Marine Cargo	8,081	1,399	602	178	75	18	18	1,259	1,327	1,285	4,534	893	34	5	10,371	9,339
3	Marine Other than Cargo	2	1	1	-	1	-	-	2	1	3	-	1	-	-	5	6
4	Motor OD	160,966	25,145	3,954	1,099	275	24	81	35,564	15,568	6,366	2,368	561	56	192	191,544	60,676
5	Motor TP	88	539	1,221	1,283	862	416	419	1,561	2,712	5,030	8,094	7,364	4,089	3,819	4,828	33,569
6	Health	100,937	15,625	2,630	417	212	13	5	36,627	10,394	1,894	357	263	7	7	119,839	49,549
7	Personal Accident	1,583	428	175	69	34	11	15	2,943	806	428	245	64	52	26	2,315	4,564
8	Travel	37	18	10	4	2	1	1	41	6	7	13	0	0	17	73	85
9	Workmen's Compensation/ Employer's liability	35	283	365	211	54	3	11	42	352	723	720	261	36	77	962	2,212
10	Public/ Product Liability	1	2	1	2	8	-	-	0	9	28	4	267	-	24	14	332
11	Engineering	331	103	90	91	53	12	2	289	109	734	530	924	696	21	682	3,353
12	Aviation	48	22	44	70	32	-	-	117	43	171	265	225	-	-	216	821
13	Crop Insurance	2,720	1,068	440	388	44	6	-	16,888	10,098	9,226	9,052	1,054	1	-	4,666	46,319
14	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	94,172	3,953	1,572	3,572	211	15	26	15,137	1,245	1,087	968	893	31	48	103,521	19,408

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium


FORM NL-41 OFFICES INFORMATION
As at:
Name of the Insurer: Future Generali India Insurance Co Ltd.
Date: 31-Mar-2023

Sl. No.	Office Information	Number
1	No. of POB at the beginning of the quarter	150
2	No. of POB approved during the quarter	0
3	No. of POB opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of POB closed during the quarter	0
6	No of POB at the end of the quarter	153
7	No. of POB approved but not opened	2
8	No. of rural POB	0
9	No. of urban POB	153
10	No. of Directors:-	(a) 2
	(a) Independent Director	(b) 1 (MD & CEO)
	(b) Executive Director	(c) 7 (including 2 Independent Directors)
	(c) Non-executive Director	(d) 1
	(d) Women Director	(e) 1 (MD & CEO)
11	(e) Whole time director	
	No. of Employees	
	(a) On-roll:	2353
	(b) Off-roll:	1113
12	(c) Total	3466
	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	(a) 7775
	(b) Corporate Agents-Banks	(b) 27
	(c) Corporate Agents-Others	(c) 18
	(d) Insurance Brokers	(d) 561
	(e) Web Aggregators	(e) 11
	(f) Insurance Marketing Firm	(f) 18
	(g) Motor Insurance Service Providers (DIRECT)	(g) 98
	(h) Point of Sales persons (DIRECT)	(h) 25242
	(i) Other as allowed by IRDAI (To be specified)	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3427	32991
Recruitments during the quarter	373	819
Attrition during the quarter	334	60
Number at the end of the quarter	3466	33750

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: **FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED**

Date: **31 March 2023**



Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Parveen Kumar Gupta	Additional Independent Director (Chairman)	Additional Independent Director (Chairman)	-
2	Mr. Vijay Laxminarayan Biyani	Non-Executive Director	Non-Executive Director	-
3	Mr. Pankaj Jaju	Non-Executive Director	Non-Executive Director	-
4	Dr. Devi Singh	Independent Director	Independent Director	-
5	Mr. Roberto Leonardi	Non-Executive Director	Non-Executive Director	-
6	Ms. Gurpreet Kaur Grewal	Non-Executive Director	Non-Executive Director	Resigned w.e.f. February 17, 2023
7	Mr. Luis Roset Sucar	Non-Executive Director	Non-Executive Director	-
8	Ms. Valentina Sarrocco	Non-Executive Director	Non-Executive Director	Non-Executive Director [Additional] appointed w.e.f. February 17, 2023
9	Mr. Anup Rau	Managing Director and Key Management Person	Managing Director & Chief Executive Officer	-
10	Mr. Ashish Lakhtakia	Key Management Person	Chief Legal & Compliance Officer and Company Secretary	-
11	Mr. Devi Dayal Garq	Key Management Person	Chief Financial Officer	-
12	Mr. Jatin Arora	Key Management Person	Appointed Actuary	-
13	Mr. Ajay Panchal	Key Management Person	Chief Risk Officer	-
14	Mr. Milan P. Shirodkar	Key Management Person	Chief of Investments	-
15	Ms. Ritu Sethi	Key Management Person	Chief Internal Audit Officer	-
16	Mr. Deepak Prasad	Key Management Person	Chief Operating Officer	-
17	Mr. M. Raghavendra Rao	Key Management Person	Chief Distribution Officer	-
18	Ms. Ruchika Malhan Varma	Key Management Person	Chief Marketing Officer	-
18	Mr. Abhishek Singh	Key Management Person	Chief Bancassurance Officer	Chief Bancassurance Officer Appointed w.e.f. January 1, 2023

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)



Insurer: **FUTURE GENERALI INDIA INSURANCE COMPANY LTD**

Upto the Quarter ended Q4_FY-2022-23

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	19,761	2,652	2,790,103
		Social	-	-	-
2	MARINE CARGO	Rural	2,366	377	1,618,585
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	13,186	3,474	297,706
		Social	-	-	-
5	MOTOR TP	Rural	109,254	5,463	-
		Social	-	-	-
6	HEALTH	Rural	5,198	1,205	41,262
		Social	41	11,007	6,726
7	PERSONAL ACCIDENT	Rural	45,733	421	485,152
		Social	3	61	40,445
8	TRAVEL	Rural	1,097	37	90,931
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	678	123	62,706
		Social	-	-	-
10	Public/ Product Liability	Rural	121	45	57,141
		Social	-	-	-
11	Engineering	Rural	363	734	345,485
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Crop	Rural	3,460	92,192	526,277
		Social	-	-	-
14	Miscellaneous	Rural	40,737	713	850,373
		Social	-	-	-
	Total	Rural	241,954	107,435	7,165,721
		Social	44	11,067	47,171

Notes:

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (b) Premium Collected means gross direct written premium
- (c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-44-MOTOR TP OBLIGATIONS

- (i) Name of the Insurer: Future Generali India Insurance Company Limited
(ii) Registration No.132. and Date of Registration with the IRDAI: 4th September, 2007
(iii) Gross Direct Premium Income during immediate preceding FY: 413,798 lakhs
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 91,156 lakhs
(v) Obligation of the Insurer to be met in a financial year: 88,285 lakhs

Statement Period: year ending 31st March, 2023

Items	(₹ lakhs)	
	For the quarter ended March, 2023	Upto the quarter ended March, 2023
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	6,680.77	18,646.79
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	25,033.01	72,205.20
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	31,713.78	90,851.99
Total Gross Direct Motor Own damage Insurance Business Premium	26,733.50	79,253.89
Total Gross Direct Premium Income	142,880.29	454,623.60

FROM NL-45 GRIEVANCE DISPOSAL

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: March 31, 2023



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO January 1, 2023 to March 31, 2023 DURING THE FINANCIAL YEAR 2022-23

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	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	3	3	0	0	0	8
b)	Claim	3	173	63	5	104	4	566
c)	Policy Related	0	45	38	1	6	0	122
d)	Premium	0	2	1	0	0	1	10
e)	Refund	1	7	5	0	2	1	20
f)	Coverage	0	0	0	0	0	0	1
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	16
i)	Others	3	50	42	0	9	2	159
	Total Number of complaints:	7	280	152	6	121	8	902

2	Total No. of policies during previous year:	3522212
3	Total No. of claims during previous year:	473084
4	Total No. of policies during current year:	3418454
5	Total No. of claims during current year:	489389
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.98
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	11.57

** Total number of claims have been considered as reported claims
No of policies and claims (reported) during previous year are reported for the entire previous FY.

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	8	0	8
b)	7 - 15 days	0	0	0
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0
	Total No. of complaints	8	0	8

* Opening balance should tally with the closing balance of the previous Quarter

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer : Future Generali India Insurance Company Limited

For the Quarter ending : Q4 FY23

Date : 31st March 2023



Meeting Date	Investee Company Name	Type of Meeting	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/	Reason supporting the vote decision
				N.A.			

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2022-2023.



(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complai nts Received	No. Of Complai nts Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)						Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=i+m+n+o+p	
1	FGIPAI18040V021718	Accident Suraksha	480,811	2/2/2018	39%	77%	80%	28%	13	13	7%	435,270	34,473	375	21	11	470,150	
2	FGIHLUP23121V042223	Future Health Suraksha	130,638	1/28/2023	115%	151%	86%	11%	33	32	79%	9,465	15,001	22,636	832	1	47,935	
3	FGIHLUP23057V042223	Health Total	119,985	9/5/2022	101%	134%	81%	17%	86	85	73%	10,613	14,673	11,114	5,724	0	42,124	
4	FGIHLUP23059V012223	FG Health Absolute	33,857	9/1/2022	49%	138%	58%	14%	9	8	0%	14,687	0	0	0	0	14,687	
5	IRDA/NL/HLT/FGII/P-T/V.I/76/13-14	Future Travel Suraksha	15,514	6/24/2013	93%	137%	39%	54%	0	0	15%	11,998	0	0	0	0	11,998	
6	FGIHLUP23053V032223	Future Advantage Topup	29,612	9/5/2022	45%	81%	62%	33%	0	0	74%	3,444	5,900	1,703	81	10	11,138	
7	FGIHLUP23056V022223	Health Super Saver	10,864	9/5/2022	402%	428%	76%	20%	24	25	70%	1,634	2,751	111	9	0	4,505	
8	FGIHLUP23055V032223	Future Varishta Bima	6,213	9/5/2022	66%	97%	70%	23%	13	13	79%	1,278	1,880	956	30	0	4,144	
9	FGIHLUP22112V032122	Surakshit Loan Bima	0	10/1/2021	1%	47%	0%	0%	0	0	5%	1,870	88	5	0	0	1,963	
10	FGIHLGP21545V022021	Group Personal Accident Policy	756,335	7/2/2021	87%	170%	85%	18%	2	2	45%	599	448	172	278	0	1,497	
11	FGIHLGP21164V022021	Group Health Insurance (Small And Mid Size)	-190,419	10/1/2020	79%	125%	92%	11%	5	5	36%	538	532	124	2	0	1,196	
12	FGIHLUP22105V022122	Future Hospi-Cash	1,904	10/1/2021	124%	162%	72%	24%	6	6	39%	838	70	36	2	0	946	
13	IRDA/HLT/FGII/P-T/V.I/30/16-17	Future Travel Suraksha Select	756	12/7/2016	0%	11%	46%	38%	0	0	0%	566	0	0	0	0	566	
14	IRDA/HLT/FGII/P-T/V.I/2/16-17	Future Easy Travel Schengen	540	6/13/2016	51%	98%	33%	67%	0	0	0%	351	0	0	0	0	351	
15	FGIHLGP21165V022021	Group Health Insurance	244,386	10/1/2020	88%	129%	91%	10%	5	5	21%	140	87	38	85	0	350	
16	FGIHLUP22013V022122	Future Vector Care	290	6/21/2021	579%	583%	23%	65%	44	44	3%	205	71	20	0	0	296	
17	FGITIDP21520V022021	Future Student Suraksha	348	2/4/2021	-28%	-11%	14%	157%	0	0	0%	288	0	0	0	0	288	
18	FGIHLUP22104V022122	Future Criticare	264	10/1/2021	10%	42%	0%	50%	0	0	70%	25	19	30	63	36	173	
19	IRDA/HLT/FGII/P-T/V.I/1/16-17	Future Easy Travel Worldwide	136	6/13/2016	-24%	-10%	150%	0%	0	0	0%	112	0	0	0	0	112	
20	FGIHLUP23052V032223	Future Aarogya Bima	148	9/5/2022	72%	96%	50%	56%	0	0	24%	36	19	11	0	0	66	
21	FGIHLGP22110V032122	Future Poorna Suraksha - Group	1,857,894	10/1/2021	12%	107%	91%	6%	0	0	0%	32	0	0	0	0	32	
22	FGIPAI1623V012021	Saral Suraksha Bima, Future Generali India Insurance	39	4/1/2021	5%	26%	0%	0%	0	0	0%	24	6	0	0	0	30	
23	FGITIDP20115V011920	Shubh Yatra	46	7/27/2020	6%	816%	0%	0%	0	0	0%	27	0	0	0	0	27	
24	FGIHLGP22108V022122	Alpa Bima-Group	32,742	10/1/2021	14%	21%	96%	7%	1	1	15%	20	0	0	0	0	20	
25	FGITGDP19124V011819	Shubh Yatra Group	296	4/9/2019	0%	476%	0%	0%	1	1	0%	9	0	0	0	0	9	
26	FGIHLGP22109V032122	Future Health Protect-Group	326,047	10/1/2021	6%	75%	65%	17%	0	0	0%	6	0	0	0	0	6	
27	IRDA/HLT/FGII/GOVT SCHEME-PMSBY/15/2015-16	Pradhan Mantri Suraksha Bima Yojana	3,835,837	6/1/2015	216%	245%	65%	8%	3	3	0%	4	0	0	0	0	4	
28	FGIHLUP20160V011920	Arogya Sanjeevani Policy, Future Generali India Insurance	12	5/6/2021	256%	280%	75%	50%	0	0	6%	1	3	0	0	0	4	
29	FGIHLGP21154V022021	Future Advantage Topup Group	724	10/1/2020	71%	101%	100%	27%	0	0	0%	2	1	0	0	0	3	
30	FGIPAGP18010V011718	Janata Personal Accident - Group	202,685	8/27/2017	109%	112%	73%	22%	0	0	0%	2	0	0	0	0	2	
31	353	FG Gift Of Health	1	1/4/2022	-2%	0%	0%	0%	0	0	0%	1	0	0	0	0	1	
32	FGIHLGP20139V011920	Coronavirus Insurance	1	3/25/2020	-473690%	-473631%	100%	0%	0	0	0%	0	0	0	0	0	0	
33	FGIHLUP21076V012021	Corona Kavach Policy, Future Generali India Insurance	6	7/9/2020	732532%	732507%	101%	24%	7	7	0%	-2	0	0	0	0	-2	
34	FGIHLUP21075V012021	Corona Rakshak Policy, Future Generali India Insurance	2	7/9/2020	1565126%	1565150%	91%	18%	7	7	0%	-56	0	0	0	0	-56	
35	FGIHMGP22107V032122	Sukshma Hospi-Cash Group (Micro-Insurance Product)	0	10/1/2021	-1404%	-3242%	100%	77%	0	0	0%	0	0	0	0	0	0	
36	FGIHLUP21158V022021	Future Health Surplus	0	10/1/2020	-215%	-225%	0%	200%	0	0	48%	0	0	0	0	0	0	
37	FGIHLGP22014V022122	Future Vector Care - Group	0	6/21/2021	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	0	

Note: the above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.

FORM NO. NI-48
**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of t Future Generali India Insurance Company Limited

Date:31-Mar-23

Information as at 31-Mar-23

a. Specify whether In-house Claim Settlement or Services rendered by TPA - NA

Name of the TPA (If services rendered by TPA) -

Validity of agreement with the TPA: **from** dd/mm/yyyy **to** dd/mm/yyyy

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	127924	1607	0
Number of lives serviced	333796	2271375	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Not Applicable	Not Applicable

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	7675
ii.	Number of claims received during the year	135277
iii.	Number of claims paid during the year (specify % also in brackets)	119839 (89%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	14945 (11%)
v.	Number of claims outstanding at the end of the year	8168

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	38%	33%	39%	30%
2	Within 1-2 hours	46%	51%	47%	53%
3	Within 2-6 hours	10%	15%	10%	16%
4	Within 6-12 hours	2%	0%	2%	0%
5	Within 12-24 hours	5%	0%	2%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	5395	17%	6884	7%	0	0	12279	9%
Between 1-3 months	27154	83%	95351	93%	0	0	122505	91%
Between 3 to 6 months	0	0%	0	0%	0	0	0	0%
More than 6 months	0	0%	0	0%	0	0	0	0%
Total	32549	100%	102235	100%	0	0	134784	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA: NA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	
2	Grievances received during the year	
3	Grievances resolved during the year	
4	Grievances outstanding at the end of the year	

Refer Health TPA Regulations , as amended from time to time