FORM NL-1-B-RA

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

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH, 2024



(₹ lakhs)

																	(Clakiis)
	Schedule		Fi	re			Mar	ine			Miscella	aneous			To	tal	
Particulars	Ref. Form	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
	No.	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23
1 Premiums Earned (Net)	NL-4	6,290.17	16,721.59	4,588.85	15,927.18	2,131.18	8,042.11	2,221.37	7,440.44	85,445.40	3,09,057.86	63,432.38	2,50,562.95	93,866.75	3,33,821.56	70,242.60	2,73,930.57
2 Profit/Loss on sale/redemption of Investments		2.30	75.36	(16.38)	93.57	2.03	13.69	(1.27)	18.57	107.12	505.86	14.67	667.55	111.44	594.90	(2.98)	779.68
3 Interest, Dividend & Rent - Gross (Refer Note 1)		756.44	5,483.92	694.97	4,393.41	191.58	861.57	172.39	788.78	8,956.14	31,955.31	8,092.81	28,432.27	9,904.15	38,300.80	8,960.17	33,614.46
4 Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a)Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)Miscellaneous Income		0.94	3.17	12.17	13.48	0.43	1.50	6.47	7.15	25.62	92.62	227.73	259.88	26.98	97.29	246.37	280.50
(b)Contribution from Shareholders Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)Towards Excess Expenses of Management		-	-	-	-	-	-	644.26	644.26	-	-	14,945.90	14,945.90	-	-	15,590.16	15,590.16
TOTAL (A)		7,049.84	22,284.03	5,279.61	20,427.64	2,325.21	8,918.86	3,043.22	8,899.19	94,534.28	3,41,611.64	86,713.48	2,94,868.53	1,03,909.33	3,72,814.54	95,036.31	3,24,195.37
5 Claims Incurred (Net)	NL-5	2,740.60	13,304.48	1,199.72	5,785.56	1,418.01	4,395.82	925.88	6,442.18	61,551.08	2,22,156.66	40,657.95	1,68,306.34	65,709.70	2,39,856.96	42,783.56	1,80,534.09
6 Commission	NL-6	587.40	(2,604.62)	(1,548.70)	(3,878.91)	363.82	1,763.35	165.93	1,027.26	21,735.85	63,118.08	4,763.58	9,536.26	22,687.06	62,276.81	3,380.81	6,684.62
7 Operating Expenses related to Insurance Business	NL-7	702.78	6,966.99	1,225.34	10,228.71	304.16	1,256.65	485.64	2,337.56	15,845.02	51,829.90	31,581.57	1,00,536.68	16,851.96	60,053.55	33,292.54	1,13,102.95
8 Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		4,030.78	17,666.85	876.37	12,135.37	2,085.99	7,415.82	1,577.45	9,807.01	99,131.95	3,37,104.65	77,003.10	2,78,379.28	1,05,248.72	3,62,187.32	79,456.91	3,00,321.66
Operating Profit/(Loss) C= (A - B)		2.010.00	4.617.18	4 402 24	0.202.27	220.22	1,503,04	1 465 55	(907.82)	(4.505.65)	4.506.99	0.710.20	16 400 26	(1.220.20)	10 (27 22	15 550 40	22.052.51
C= (A - B)		3,019.06	.,	4,403.24	8,292.27	239.23	1,00000	1,465.77	(= 0.10=)	(4,597.67)	1,000	9,710.39	16,489.26	(1,339.39)	10,627.22	15,579.40	23,873.71
10 appropriations		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-
10 APPROPRIATIONS		-			-	-			-	-		-	-		-	-	-
Transfer to Shareholders' Funds		3,019.06	4,617.18	4,403.24	8,292.27	239.23	1,503.04	1,465.77	(907.82)	(4,597.67)	4,506.99	9,710.39	16,489.26	(1,339.39)	10,627.22	15,579.40	23,873.71
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		3,019.06	4,617.18	4,403.24	8,292.27	239.23	1,503.04	1,465.77	(907.82)	(4,597.67)	4,506.99	9,710.39	16,489.26	(1,339.39)	10,627.22	15,579.40	23,873.71

Note - 1

		Fi	re			Mai	rine			Miscella	neous			To	al	
Pertaining to Policyholder's funds	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
	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23
Interest, Dividend & Rent	530.13	4,707.39	568.85	4,002.44	188.49	854.97	174.78	794.17	8,801.43	31,599.36	8,165.49	28,553.50	9,520.06	37,161.72	8,909.12	33,350.11
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	14.32	36.33	(10.54)	(27.18)	3.09	6.60	(2.39)	(5.39)	123.74	243.90	(95.08)	(193.87)	141.14	286.83	(108.01)	(226.44)
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	211.99	740.20	136.66	418.14	-	-	-	-	30.97	112.04	22.40	72.64	242.96	852.24	159.06	490.79
Interest, Dividend & Rent - Gross*	756.44	5,483.92	694.97	4,393.41	191.58	861.57	172.39	788.78	8,956.14	31,955.31	8,092.81	28,432.27	9,904.15	38,300.80	8,960.17	33,614.46

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

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

PROFIT AND LOSS ACCOUNT FOR PERIOD ENDED 31ST MARCH, 2024

	Saha Jul	For O4	Unt- O4	For O4	(₹ lakh
Particulars	Schedule Ref. Form	For Q4 2023-24	Upto Q4 2023-24	For Q4 2022-23	Upto Q4 2022-23
OPERATING PROFIT/(LOSS)	NL-1	2025-24	2025-24	2022-23	2022-23
(a) Fire Insurance	INL-1	3,019.07	4,617.19	4,403.25	8,292.2
(b) Marine Insurance		239.24	1,503.05	1,465.79	(907.8
(c) Miscellaneous Insurance		(4,597.65)	4,507.01	9,710.41	16,489.2
INCOME FROM INVESTMENTS		(4,397.03)	4,307.01	9,710.41	10,489.2
(a) Interest, Dividend & Rent - Gross		3,387.10	13,241.50	2,761.02	9,621.7
(b) Profit on sale of investments		74.33	247.79	7.22	232.7
(c) (Loss on sale/ redemption of investments)		(34.71)	(35.81)	(1.97)	(7.8
(d) Amortization of Premium / Discount on Investments		50.26	102.20	(32.09)	(65.3
OTHER INCOME		-	-	-	- (03.3
(a) Bad debts/balances written back		_	4.60	_	
(b) Interest on Income Tax Refund		61.13	61.13	_	172.89
TOTAL (A)		2,198.76	24,248.67	18,313.63	33,828.0
· · · · · · · · · · · · · · · · · · ·		2,176.76	-	10,010.00	-
PROVISIONS (OTHER THAN TAXATION)		-	_	_	_
(a) For diminution in the value of investments		3.26	(125.81)	2.38	7.7
(b) For Doubtful Debts		(12.20)	3.61	(3.13)	(10.3
(c) Others (to be specified)		-	-	-	- (10.5
(c) others (to be specified)		-	_	-	
OTHER EXPENSES		-	_	_	_
OTHER EXILENCES		_	_	_	_
(a) Expenses other than those related to Insurance Business		542.86	2,142.75	288.86	2,722.4
(b) Bad Debts written off		11.96	14.29	226.29	242.0
(c) Interest on subordinated debt		1,063.62	4,010.24	396.47	419.7
(d) Expenses towards CSR activities		80.81	323.26	67.31	404.2
(e) Penalties		0.00	0.31	127.80	127.8
(f) Contribution to Policyholders' A/c		-	-	-	-
(i) Towards Excess Expenses of Management		_	_	15,590.16	15,590.1
(g) Others		_	-	_	-
(i) Investments written off		-	_	_	_
TOTAL (B)		1,690.31	6,368.65	16,696.13	19,503.9
		-	-	-	-
Profit before Tax (A-B)		508.45	17,880.02	1,617.50	14,324.1
Provision for Taxation		(53.57)	4,569.55	509.19	3,955.9
Deferred Tax		112.87	(20.75)	(124.82)	(257.6
		_	-	-	-
Profit / (Loss) after tax		449.15	13,331.22	1,233.13	10,625.7
(-	-	-	-
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		56,711.52	43,829.45	42,596.33	33,203.6
Issue of bonus shares through accumulated reserves		-	(30,160.12)	- ,2.2 2.2	-
Balance carried forward to Balance Sheet	+	57,160.67	27,000.55	43,829.46	43,829.4



FORM NL-3-B-BS Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007 BALANCE SHEET

(₹ lakhs)

	Schedule Ref.	A = -4	(< lakns)
Particulars	Form	As at 31st March, 2024	As at 31st March, 2023
SOURCES OF FUNDS		51st Watch, 2024	318t Watch, 2023
SHARE CAPITAL	NL-8	120,640.49	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT	1,20	-	-
STOCK OPTIONS OUTSTANDING		_	_
RESERVES AND SURPLUS	NL-10	27,000.54	43,829.45
FAIR VALUE CHANGE ACCOUNT		2,,000.0	,
-Shareholders' Funds		(10.30)	97.91
-Policyholders' Funds		(31.43)	304.69
BORROWINGS	NL-11	51,700.00	24.560.00
	NL-11		24,560.00
TOTAL		199,299.31	159,272.41
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	184,391.93	164,100.85
INVESTMENTS-Policyholders	NL-12A	562,937.65	510,690.90
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	9,099.31	6,069.19
DEFERRED TAX ASSET (Net)		2,154.06	2,133.31
CURRENT ASSETS			
Cash and Bank Balances	NL-15	33,034.81	11,659.25
Advances and Other Assets	NL-16	63,624.97	72,503.33
Sub-Total (A)		96,659.79	84,162.58
CURRENT LIABILITIES	NL-17	457,321.02	435,398.12
PROVISIONS	NL-18	198,622.41	172,486.31
Sub-Total (B)		655,943.44	607,884.43
NET CURRENT ASSETS $(C) = (A - B)$		(559,283.65)	(523,721.85)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		199,299.31	159,272.41

CONTINGENT LIABILITIES

Particulars	As at 31st March, 2024	As at 31st March, 2023
1.Partly paid-up investments	6,000.00	9,250.00
2.Claims, other than against policies, not acknowledged asdebts by the company	-	166.64
3.Underwriting commitmentsoutstanding (in respect of shares and securities)	-	-
4.Guarantees given by or onbehalf of the Company	-	-
5.Statutory demands/ liabilities indispute, not provided for	8,499.67	834.36
6. Reinsurance obligations to the extent not provided for inaccounts	-	-
7.Others	-	-
TOTAL	14,499.67	10,251.00

FORM NL-4-PREMIUM SCHEDULE

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



Premium Earned (Net)																						(₹ lakhs)
															Miscel	laneous						
	Fit	re	Marine	Cargo	Marin	e Hull	Total ?	Marine	Moto	r OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total l	Health
Particulars	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
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Gross Direct Premium	10,776.56	55,122.99	3,198.26	11,163.65	0.05	264.23	3,198.31	11,427.88	21,664.19	80,067.18	34,232.07	93,997.22	55,896.26	174,064.40	63,457.07	146,879.32	4,704.52	15,279.16	138.53	661.65	68,300.13	162,820.13
Add : Premium on reinsurance accepted	667.14	8,248.97	26.42	81.97	_	-	26.42	81.97	-	_	-	-	-	_	-	_	_	_	-	-	-	_
Less: Premium on reinsurance ceded	7,038.59	46,231.64	1,241.11	3,165.96	0.00	250.81	1,241.11	3,416.77	1,072.19	3,683.21	2,166.84	5,926.31	3,239.03	9,609.52	13,574.50	27,600.23	927.10	1,975.60	123.56	593.33	14,625.17	30,169.15
Net Written Premium	4,405.11	17,140.31	1,983.58	8,079.66	0.04	13.42	1,983.62	8,093.09	20,592.00	76,383.97	32,065.24	88,070.91	52,657.23	164,454.88	49,882.57	119,279.10	3,777.42	13,303.56	14.97	68.32	53,674.96	132,650.98
Add: Opening balance of UPR	16,598.92	14,295.14	2,499.08	2,313.55	13.38	0.37	2,512.45	2,313.92	37,096.69	41,708.42	35,395.23	47,287.50	72,491.92	88,995.92	41,571.65	29,859.99	6,715.25	5,452.78	11.92	7.99	48,298.82	35,320.77
Less: Closing balance of UPR	14,713.86	14,713.86	2,351.47	2,351.47	13.42	13.42	2,364.89	2,364.89	38,212.63	38,212.63	45,954.25	45,954.25	84,166.88	84,166.88	62,729.98	62,729.98	7,256.22	7,256.22	10.57	10.57	69,996.77	69,996.77
Net Earned Premium	6,290.17	16,721.59	2,131.19	8,041.74	0.00	0.38	2,131.19	8,042.12	19,476.05	79,879.76	21,506.22	89,404.16	40,982.28	169,283.92	28,724.23	86,409.11	3,236.45	11,500.13	16.32	65.74	31,977.00	97,974.97
Gross Direct Premium																						
- In India	10,776.56	55,122.99	3,198.26	11,163.65	0.05	264.23	3,198.31	11,427.88	21,664.19	80,067.18	34,232.07	93,997.22	55,896.26	174,064.40	63,457.07	146,879.32	4,704.52	15,279.16	138.53	661.65	68,300.13	162,820.13
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

							Miscell	aneous]	(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avia	ition	Crop In	surance	Otl	ners	Total Mis	cellaneous	Grand Total	
Particulars	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
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24
Gross Direct Premium	797.53	3,553.47	781.42	3,056.64	2,421.20	8,447.68	-	(0.08)	7,409.41	42,072.40	6,273.34	30,524.24	141,879.30	424,538.87	155,854.16	491,089.74
Add: Premium on reinsurance accepted	-	-	6.76	241.18	106.81	618.17	-	-	-	-	-	-	113.57	859.35	807.14	9,190.30
Less: Premium on reinsurance ceded	44.15	192.02	554.66	1,889.97	1,890.13	7,567.36	-	(0.00)	5,614.56	32,786.27	1,886.51	9,840.03	27,854.21	92,054.33	36,133.90	141,702.74
Net Written Premium	753.39	3,361.44	233.52	1,407.85	637.88	1,498.48	-	(0.08)	1,794.85	9,286.13	4,386.83	20,684.21	114,138.67	333,343.90	120,527.40	358,577.30
Add: Opening balance of UPR	1,430.22	1,516.55	832.41	633.51	706.51	803.08	(0.00)	0.44	384.34	849.16	15,121.25	15,553.29	139,265.48	143,672.70	158,376.86	160,281.76
Less: Closing balance of UPR	1,331.28	1,331.28	689.60	689.60	774.78	774.78	-	-	366.66	366.66	10,632.75	10,632.75	167,958.73	167,958.73	185,037.48	185,037.48
Net Earned Premium	852.33	3,546.71	376.33	1,351.76	569.61	1,526.78	(0.00)	0.36	1,812.53	9,768.63	8,875.33	25,604.75	85,445.41	309,057.87	93,866.77	333,821.58
Gross Direct Premium																
- In India	797.53	3,553.47	781.42	3,056.64	2,421.20	8,447.68	-	(0.08)	7,409.41	42,072.40	6,273.34	30,524.24	141,879.30	424,538.87	155,854.16	491,089.74
- Outside India	-	-	-	-	-	-	_	-	-	-	_	-	-		-	-

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net)

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





(₹ lakhs)

Miscellaneous Fire Marine Hull Total Marine Motor OD Motor TP Total Motor Health Insurance Personal Accident Travel Insurance Total Health articulars For Q4 Upto Q4 2022-23 Gross Direct Premium 10,051.54 48,178.25 2,914.73 10,693.15 245.82 10,938.97 26,733.50 79,253.89 90,851.99 58,447.28 170,105.88 33,333.91 76,616.50 10,866.87 84.06 477.22 37,915.55 87,960.59 31,713.78 Add: Premium on reinsurance accepted 640.22 7,349.32 15.12 78.91 15.12 78.91 19.96 19.96 2,933.77 245.05 3,178.82 1,584.15 2,746.55 8,375.82 23,567.41 553.01 102.91 431.76 9,856.11 25,463.21 7.190.21 40.761.04 937.63 937.63 1.162.40 3,475,05 4.900.76 9,200,19 1.464.04 Less: Premium on reinsurance ceded 85,951,23 30,129,63 55,700,73 53,049.09 28,059,44 62,517,34 Net Written Premium 3,501,55 14,766,52 1 992 22 7.838.29 0.77 1.992.22 7.839.06 25,571.09 75,778,84 161,730,06 24,133,73 3,944.56 9,422,80 (18.85)45 46 Add: Opening balance of UPR 15,382.43 15,455.80 2,542.51 1,915.12 0.56 0.17 2,543.07 1,915.30 33,940.37 35,801.73 38,172.81 47,913.08 72,113.18 83,714.81 16,925.50 17,991.14 3,625.46 4,625.16 2.25 53.35 20,553.21 22,669.66 Less: Closing balance of UPR 14,295.14 14,295.14 2,313.55 2,313.55 0.37 0.37 2,313.92 2,313.92 41,708,42 41,708.42 47,287.50 47,287,50 88,995,92 88,995.92 29,859.99 29,859.99 5,452,78 5,452.78 7 99 7 99 35,320,77 35,320,77 15,927.18 2,221.18 7,439.86 0.19 0.58 2,221.37 17,803.05 38,817.99 41,180.24 2,117.24 8,595.18 (24.59) 13,291.88 49,866.23 Net Earned Premium 4,588.85 7,440.44 69,872.16 21,014.94 86,576.80 156,448.96 11,199.23 90.81 Gross Direct Premium 33,333.91 - In India 10.051.54 48,178.25 2,914.73 10,693.15 245.82 2,914.73 10,938.97 26,733.50 79.253.89 31,713.78 90,851.99 58,447.28 170,105.88 76,616.50 4,497.57 10,866.87 84.06 477.22 37,915.55 87,960.59 - Outside India

							Miscell	laneous								(₹ lakhs)
	Workmen Co	ompensation	Liab	oility	Engin	eering	Avia	ntion	Crop In	surance	Otl	iers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	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
Gross Direct Premium	960.41	3,735.19	778.05	2,877.57	1,596.34	7,041.52	-	37.44	21,863.46	94,014.69	8,352.94	29,733.51	129,914.02	395,506.38	142,880.29	454,623.60
Add: Premium on reinsurance accepted	-	-	3.70	164.91	(9.34)	443.48	-	-	-	-	-	-	(5.65)	628.35	649.70	8,056.58
Less: Premium on reinsurance ceded	48.14	185.57	483.46	1,797.93	1,157.39	5,583.98	-	1.86	18,063.88	75,698.00	2,191.25	10,535.82	34,546.78	127,642.19	42,674.62	171,582.05
Net Written Premium	912.26	3,549.62	298.28	1,244.55	429.61	1,901.02	-	35.58	3,799.58	18,316.69	6,161.69	19,197.69	95,361.60	268,492.55	100,855.37	291,098.13
Add: Opening balance of UPR	1,466.90	1,465.52	672.11	631.59	903.75	679.63	0.69	489.46	0.71	994.00	16,032.93	15,098.43	111,743.48	125,743.10	129,668.99	143,114.20
Less: Closing balance of UPR	1,516.55	1,516.55	633.51	633.51	803.08	803.08	0.44	0.44	849.16	849.16	15,553.29	15,553.29	143,672.70	143,672.70	160,281.76	160,281.76
Net Earned Premium	862.62	3,498.59	336.89	1,242.64	530.28	1,777.57	0.26	524.61	2,951.13	18,461.53	6,641.33	18,742.82	63,432.38	250,562.95	70,242.60	273,930.57
Gross Direct Premium																
- In India	960.41	3,735.19	778.05	2,877.57	1,596.34	7,041.52	-	37.44	21,863.46	94,014.69	8,352.94	29,733.51	129,914.02	395,506.38	142,880.29	454,623.60
- Outside India	_	-	_	_	_	-	-	-	-	-	-	-	-	-	-	-

FORM NL-5 - CLAIMS SCHEDULE

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

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

Claims Incurred [NET]	

Claims Incurred [NET]																						(₹ lakhs)
															Miscell	aneous						
	Fi	re	Marino	e Cargo	Marin	e Hull	Total !	Aarine	Moto	or OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total	Jealth
Particulars	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
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Claims Paid (Direct)	3,847.30	19,502.13	2,021.61	5,808.93		1.15	2,021.61	5,810.08	18,154.98	74,322.03	8,726.95	38,641.90	26,881.93	1,12,963.93	30,302.85	95,756.69	1,837.22	5,150.60	54.22	91.32	32,194.29	1,00,998.61
Add: Re-insurance accepted to direct claims	72.50	452.19	-	45.34	-	-	-	45.34	-	-	-	-	-	-	-	-	-	-	-	-	_	-
Less: Re-insurance Ceded to claims paid	1,834.31	11,597.47	439.84	907.81	-	1.15	439.84	908.96	932.16	2,749.96	608.12	2,567.67	1,540.28	5,317.64	5,677.65	20,575.84	89.19	376.81	48.09	50.81	5,814.93	21,003.46
Net Claim Paid	2,085.49	8,356.85	1,581.77	4,946.46	-	0.00	1,581.77	4,946.46	17,222.83	71,572.06	8,118.83	36,074.22	25,341.66	1,07,646.29	24,625.20	75,180.85	1,748.04	4,773.79	6.13	40.51	26,379.36	79,995.15
Add : Claims outstanding at the end	16,975.82	16,975.82	4,962.49	4,962.49	1.20	1.20	4,963.69	4,963.69	8,882.42	8,882.42	2,35,744.87	2,35,744.87	2,44,627.30	2,44,627.30	10,539.58	10,539.58	5,442.41	5,442.41	173.80	173.80	16,155.79	16,155.79
Less : Claims outstanding at the beginning	16,320.70	12,028.19	5,126.24	5,513.25	1.21	1.07	5,127.45	5,514.33	10,147.47	9,839.60	2,33,366.14	2,27,150.83	2,43,513.61	2,36,990.43	9,519.89	7,901.02	5,030.49	5,142.95	181.07	209.30	14,731.46	13,253.26
Net Incurred Claims	2,740.60	13,304.48	1,418.02	4,395.69	(0.01)	0.13	1,418.01	4,395.82	15,957.78	70,614.89	10,497.56	44,668.26	26,455.35	1,15,283.15	25,644.89	77,819.42	2,159.95	5,073.25	(1.15)	5.01	27,803.69	82,897.68
	-	-	-	-	-	-	-	-	_	-	_	-	-	-	-	-	-	-	-	-	-	-
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	3,847.30	19,502.13	1,931.64	5,526.83	-	1.15	1,931.64	5,527.98	18,154.98	74,322.03	8,726.95	38,641.90	26,881.93	1,12,963.93	30,256.44	95,710.28	1,837.22	5,150.60	50.28	75.57	32,143.94	1,00,936.45
-Outside India	-	-	89.97	282.10	-	-	89.97	282.10	-	-	-	-	-	-	46.41	46.41	-	-	3.94	15.75	50.34	62.16
Estimates of IBNR and IBNER at the end of the period (net)	1,569.93	1,569.93	1,103.48	1,103.48	1.15	1.15	1,104.63	1,104.63	1,465.35	1,465.35	1,23,723.00	1,23,723.00	1,25,188.35	1,25,188.35	6,245.57	6,245.57	3,730.52	3,730.52	60.37	60.37	10,036.46	10,036.46
Estimates of IBNR and IBNER at the beginning of the period (net)	1,816.13	1,771.36	1,275.13	1,693.81	1.16	1.02	1,276.29	1,694.84	1,560.42	1,572.87	1,28,785.81	1,35,986.83	1,30,346.23	1,37,559.69	5,611.04	3,684.50	3,431.98	3,737.16	66.74	75.29	9,109.76	7,496.95

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avis	tion	Crop In	surance	Oth	ners	Total Mis	scellaneous	Grand Total	Grand Total
Particulars	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
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Claims Paid (Direct)	322.15	2,071.62	27.36	104.15	919.87	2,438.30	30.09	574.46	6,376.84	35,002.83	5,643.76	22,925.72	72,396.28	2,77,079.61	78,265.19	3,02,391.82
Add: Re-insurance accepted to direct claims	-	-	-	-	164.22	168.26	-	-	-	-	-	-	164.22	168.26	236.72	665.79
Less: Re-insurance Ceded to claims paid	14.05	92.38	1.10	40.95	783.65	1,844.03	1.50	28.72	3,450.53	24,365.51	2,136.44	7,283.85	13,742.48	59,976.54	16,016.63	72,482.98
Net Claim Paid	308.10	1,979.24	26.25	63.21	300.43	762.52	28.59	545.73	2,926.31	10,637.32	3,507.31	15,641.87	58,818.01	2,17,271.32	62,485.27	2,30,574.63
Add : Claims outstanding at the end	3,300.31	3,300.31	872.28	872.28	2,248.60	2,248.60	305.91	305.91	5,988.77	5,988.77	5,980.71	5,980.71	2,79,479.66	2,79,479.66	3,01,419.16	3,01,419.16
Less : Claims outstanding at the beginning	2,990.41	3,072.90	890.68	726.00	2,103.57	1,825.66	254.79	252.64	6,524.11	11,457.71	5,737.97	7,015.73	2,76,746.60	2,74,594.33	2,98,194.75	2,92,136.84
Net Incurred Claims	618.00	2,206.65	7.85	209.49	445.46	1,185.46	79.70	599.00	2,390.97	5,168.38	3,750.05	14,606.85	61,551.07	2,22,156.65	65,709.69	2,39,856.95
	-	-	-	-	-	-	-	-	-	-	_	-	_	_	-	_
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	322.15	2,071.62	27.36	104.15	919.87	2,438.30	30.09	574.46	6,376.84	35,002.83	5,643.76	22,925.72	72,345.94	2,77,017.45	78,124.87	3,02,047.56
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	50.34	62.16	140.31	344.25
Estimates of IBNR and IBNER at the end of the period (net)	1,206.55	1,206.55	473.85	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	1,44,896.88	1,44,896.88	1,47,571.45	1,47,571.45
Estimates of IBNR and IBNER at the beginning of the period (net)	1,191.19	1,218.41	454.16	366.39	378.74	746.22	234.76	234.20	5,673.71	9,317.58	2,588.56	3,331.50	1,49,977.11	1,60,270.95	1,53,069.53	1,63,737.14

FORM NL-5 - CLAIMS SCHEDULE

Claims Incurred [NET]

-In India

-Outside India

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



Estimates of IBNR and IBNER at the end of the period (net)

Estimates of IBNR and IBNER at the beginning of the period (net)

7,283.61

1,771.36

1,817.09

19,393,50

1,771.36

1,570.58

1.227.07

16.50

1,693.81

1,613.74

9.067.54

1,693.81

1,198.08

222.15

2.67

1.02

0.60



49.83 15.134.91

24.40

6,858.67

7,496.95 7,496.95

34.90

75.29

82.97

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 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 1.005.33 49.09 49.09 15.24 Add: Re-insurance accepted to direct claims 2.611.25 4.01 4.01 6.25 21.48 Less: Re-insurance Ceded to claims paid 5.931.61 14.543.41 4.543.54 6.32 4.549.86 5.243.18 4.622.77 17.539.56 582.67 27.30 43.14 18.165.37 330.23 2.66 332.89 645.93 3.046.88 502.88 2.196.30 1.148.80 148.05 4.798.13 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 2,27,150.83 2,27,150.83 2,36,990.43 2,36,990.43 7,901.02 7,901.02 5,142.95 5,142.95 209.30 209.30 13,253.26 13,253.26 13,185.80 13,703.96 5,505.15 3,866.98 0.45 5,505.81 3,867.43 8,845.84 10,000.83 2,25,559.32 2,14,740.60 2,34,405.16 8,128.02 6,308.90 4,700.73 3,311.13 221.44 13,050.19 9,807.61 Less : Claims outstanding at the beginning 0.66 187.58 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 1,01,250.62 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)

15,141.12

1,572.87

1,507.91

60,675.91

9,477.54

33,568,89

1,572.87 1,35,986.83 1,35,986.83 1,37,559.69 1,37,559.69

1,322.20 1,39,738.28 1,42,081.06 1,41,246.19 1,43,403.25

24,618.66

94,244.80

13,763,92

3,684.50

3,498.24

49,542.71

0.30

3,684.50

2,645.26

1,333.21

3,737.16

3,289.76

4,548,68

3,737.16

37.78

24.40

75.29

70.67

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avi	tion	Crop In	surance	Oth	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	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
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	2,20,827.54	66,320.37	2,49,517.10
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	1,52,684.44	44,312.01	1,64,941.06
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	2,74,594.33	2,74,594.33	2,92,136.84	2,92,136.84
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	2,74,973.69	2,58,972.42	2,93,665.30	2,76,543.81
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	1,68,306.34	42,783.56	1,80,534.09
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	2,20,792.34	66,279.46	2,49,259.74
-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	1,60,270.95	1,60,270.95	1,63,737.14	1,63,737.14
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	1,68,042.32	1,65,183.16	1,71,473.75	1,67,952.21

6.36

1.02

0.39

1,229,74

1,694.84

1,614.34

16.50

9.073.90

222.15

1,694.84

1,198.47

(₹ lakhs)

54.141.22

35.20

5,075.07

FORM NL-6-COMMISSION SCHEDULE

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



Commission																						(₹ lakhs)
															Miscell	aneous						
	F	ire	Marine	e Cargo	Marin	e Hull	Total ?	Marine	Motor	r OD	Mote	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total I	Health
Particulars	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
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Commission & Remuneration	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,105.26	19,809.20	13,429.89	28,544.90	17,535.15	48,354.09	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Rewards	0.00	0.00	0.00	(0.00)	-		0.00	(0.00)	(0.00)	(0.00)	(0.00)	0.00	(0.00)	0.00	-	(0.00)	-	(0.00)	-	-	-	(0.00)
Distribution fees	-	-	-	-	-		-	-	301.86	1,069.91	2.94	11.10	304.80	1,081.01	-	-	-	-	-	-	-	-
Gross Commission	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,407.12	20,879.10	13,432.83	28,556.00	17,839.95	49,435.10	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Add: Commission on Re-insurance Accepted	8.67	579.16	1.98	10.90	-		1.98	10.90	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on reinsurance Ceded	1,308.71	10,766.50	145.65	352.84	0.00	7.96	145.65	360.80	129.99	730.47	69.71	505.54	199.70	1,236.01	1,609.13	3,734.35	112.90	324.03	55.99	268.64	1,778.02	4,327.02
Net Commission	587.40	(2,604.62)	363.81	1,770.00	0.00	(6.65)	363.82	1,763.35	4,277.12	20,148.64	13,363.12	28,050.46	17,640.25	48,199.09	1,246.95	4,283.78	763.19	3,914.28	4.60	(20.56)	2,014.74	8,177.49

$Break-up \ of \ the \ expenses \ (Gross) \ incurred \ to \ procure \ business \ to \ be \ furnished \ as \ per \ details \ indicated \ below:$

Individual Agents	275.52	998.05	249.93	968.67	-	-	249.93	968.67	887.19	3,234.13	1,037.59	3,686.73	1,924.78	6,920.86	667.47	2,338.51	76.87	268.21	35.75	134.11	780.09	2,740.83
Corporate Agents-Banks/FII/HFC	393.58	1,369.29	0.37	0.85	-	-	0.37	0.85	51.79	180.44	2.65	10.40	54.45	190.84	39.15	75.55	469.54	2,977.72	0.41	5.48	509.10	3,058.75
Corporate Agents-Others	(0.05)	(0.22)	0.00	0.01	-	-	0.00	0.01	216.56	830.05	67.32	155.11	283.88	985.16	4.16	20.48	181.82	651.84	0.13	0.86	186.11	673.18
Insurance Brokers	1,224.18	5,222.15	255.72	1,135.28	0.01	1.31	255.72	1,136.59	2,350.68	13,478.91	9,279.88	16,284.25	11,630.56	29,763.16	1,655.11	4,074.71	125.20	277.63	12.77	57.41	1,793.07	4,409.75
Direct Business - Onlinec		-	-	-	-	-	-	-	-	-	-		-			-	-	-	-	-	-	-
MISP (Direct)		-	-	-	-	-	-	-	301.86	1,070.31	2.94	11.91	304.80	1,082.23		-	-	-	-	-	-	-
Web Aggregators	(0.00)	(0.09)	-	-		-		-	1.00	7.75	0.17	7.98	1.17	15.74		2.46	-	-	-	-	-	2.46
Insurance Marketing Firm	0.38	2.47	1.44	7.38	-	-	1.44	7.38	35.31	67.78	276.65	325.07	311.96	392.84	7.00	34.35	2.21	7.78	0.10	0.71	9.30	42.84
Common Service Centers		-	-	-	-	-	-	-	-	-	-	0.01	-	0.01		-	-	-	-	-	-	-
Micro Agents		-	-	-	-	-	-	-	-	-	-	-	-		378.00	942.84	15.17	29.10	-	-	393.17	971.94
Point of Sales (Direct)	0.52	4.77	-	-	-	-	-	-	562.74	2,009.74	2,765.63	8,074.53	3,328.37	10,084.28	105.21	529.24	5.28	26.03	11.44	49.50	121.93	604.77
Others:		-	-	-	-	-	-	-	-	-	-		-			-	-	-	-	-	-	-
Direct - Corporate	(2.41)	(9.43)	0.02	(0.25)	-	-	0.02	(0.25)	-	-	-	-	-		(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
Direct - Personal	(4.08)	(4.08)	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-
Direct - Staff	(0.20)	(0.20)	-	-		-		-	-	-	-		-	-		-	-	-	-	-	-	-
TOTAL	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,407.12	20,879.10	13,432.83	28,556.00	17,839.95	49,435.10	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,105.26	19,809.20	13,429.89	28,544.90	17,535.15	48,354.09	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Outside India	-	-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	-

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avi	ation	Crop In	surance	Otl	hers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	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
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Commission & Remuneration	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,377.58	73,980.49	26,772.50	83,676.46
Rewards	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	-	0.00		-	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	304.80	1,081.01	304.80	1,081.01
Gross Commission	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,682.37	75,061.50	27,077.30	84,757.47
Add: Commission on Re-insurance Accepted	-		16.18	52.49	8.84	76.11	-	-		-	-	-	25.02	128.60	35.67	718.66
Less: Commission on reinsurance Ceded	4.78	35.48	66.87	145.18	313.67	2,316.89	-	2.40	348.22	2,651.46	260.29	1,357.60	2,971.56	12,072.03	4,425.92	23,199.33
Net Commission	184.56	829.44	77.30	381.12	179.42	(659.70)	(0.05)	(2.90)	(345.59)	(2,639.33)	1,985.20	8,832.85	21,735.83	63,118.07	22,687.05	62,276.80

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	120.02	515.72	40.86	96.42	183.18	544.69			-	-	206.08	770.30	3,255.01	11,588.80	3,780.45	13,555.53
Corporate Agents-Banks/FII/HFC	0.30	1.18	0.14	1.04	1.46	3.52		-	-	-	1,612.69	8,106.86	2,178.14	11,362.19	2,572.09	12,732.33
Corporate Agents-Others	-	0.01	-	0.09	-	-		-	2.62	7.17	0.01	0.27	472.62	1,665.89	472.57	1,665.68
Insurance Brokers	66.93	339.87	82.96	364.38	297.58	1,030.21	(0.05)	(0.50)	-	4.95	420.25	1,296.32	14,291.28	37,208.14	15,771.18	43,566.88
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-		-	-		-	-	-	-	-	304.80	1,082.23	304.80	1,082.23
Web Aggregators	-	0.02	-	-	-	-	-	-	-	-	-	-	1.17	18.22	1.17	18.12
Insurance Marketing Firm	2.10	8.12	4.00	11.85	1.65	2.45	-	-	-	-	6.01	15.87	335.03	473.96	336.86	483.81
Common Service Centers	-	-	-	-	-	-		-	-	-	-	-	-	0.01	-	0.01
Micro Agents	-	-	-		-	-		-	-	-	-	-	393.17	971.94	393.17	971.94
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	0.49	0.95	3,450.78	10,690.00	3,451.31	10,694.77
Others:	-	-	-	-	-				-	-	-	-		-	-	-
Direct - Corporate	-	-	0.18	0.18	-	(0.17)		-	-	-	(0.02)	(0.04)	0.16	(0.03)	(2.23)	(9.71)
Direct - Personal	-	-	-		0.39	0.39		-	-	-	-	(0.07)	0.39	0.32	(3.69)	(3.76)
Direct - Staff	-	-	(0.15)	(0.15)	(0.00)	(0.00)	-	-	-	-	(0.01)	(0.01)	(0.16)	(0.16)	(0.37)	(0.37)
TOTAL	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,682.37	75,061.50	27,077.30	84,757.47
Commission and Rewards on (Excluding Reinsurance) Business written:																
In India	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,377.58	73,980.49	26,772.50	83,676.46
Outside India	-	-	-	-	-				-	-	-	-	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE

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



																						(₹ lakhs)
															Miscell	aneous						
	F	ire	Marine	e Cargo	Marir	ne Hull	Total ?	Marine	Moto	r OD	Mote	or TP	Total	Motor	Health In	nsurance	Personal	Accident	Travel I	nsurance	Total	Health
Particulars	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
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	640.70

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	87.05	324.89	99.85	436.07	-	-	99.85	436.07	592.62	2,047.50	149.55	438.28	742.17	2,485.78	349.47	1,165.11	28.90	104.42	2.98	19.28	381.34	1,288.82
Corporate Agents-Banks/FII/HFC	285.39	983.26	0.18	0.52	-	-	0.18	0.52	26.83	90.46	2.67	12.05	29.50	102.51	7.63	424.03	252.44	645.53	0.13	0.49	260.20	1,070.05
Corporate Agents-Others	0.01	0.04	-	0.06	-	-	-	0.06	95.59	389.90	1.70	8.05	97.29	397.96	3.27	15.98	45.66	180.93	0.01	0.51	48.93	197.42
Insurance Brokers	777.44	3,233.88	176.90	880.81		0.00	176.90	880.82	3,384.57	8,872.91	337.26	826.79	3,721.83	9,699.69	496.48	1,526.18	64.97	139.76	1.23	4.90	562.68	1,670.83
Direct Business - Onlinec			-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	101.77	383.01	1.02	7.20	102.79	390.21	-	-	-	-	-	-	-	-
Web Aggregators	(0.03)	1.14	-	-		-	-	-	0.75	5.98	0.31	1.06	1.06	7.04	0.30	3.95	-	0.00	-	-	0.30	3.95
Insurance Marketing Firm	0.06	0.06	1.13	1.69		-	1.13	1.69	0.28	0.73	0.03	0.05	0.31	0.78	2.37	3.72	0.12	0.24	0.03	0.10	2.51	4.05
Common Service Centers		0.00	-	-		-	-	-	-	-	0.00	0.01	0.00	0.01		-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.25	-	-	-	-	0.05	0.25
Point of Sales (Direct)	0.90	3.81	-	-	-	-	-	-	382.57	1,293.30	173.65	486.28	556.22	1,779.58	100.08	333.35	1.68	6.28	0.78	4.90	102.54	344.53
Others:			-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
Direct - Corporate	(1.56)	10.15	(0.29)	0.30	-	-	(0.29)	0.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Personal	0.16	2.23	-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
Direct - Staff			-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
TOTAL	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
Commission and Rewards on (Excluding Reinsurance) Business written:					_										,							
In India	1,149.43	4,559.46	277.78	1,319.46		0.00	277.78	1,319.46	4,483.22	12,700.75	665.17	1,772.57	5,148.38	14,473.31	959.64	3,472.56	393.77	1,077.17	5.15	30.17	1,358.56	4,579.90
Outside India		-	-	-	-	-	-	-	-		-		-	-	-	-		-		-	-	-

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avia	ation	Crop In	surance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	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	-	-	-	-	-			-	-		-	-	102.79	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

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	36.14	142.54	10.26	27.21	29.83	101.98	-	-	-	-	78.21	268.82	1,277.95	4,315.14	1,464.86	5,076.09
Corporate Agents-Banks/FII/HFC	0.11	0.74	0.03	0.40	0.93	168.96	-	-	-	-	761.20	2,343.62	1,051.96	3,686.28	1,337.53	4,670.07
Corporate Agents-Others	0.01	0.14	-	0.04	0.00	0.05	-	-	-	-	0.10	0.97	146.34	596.58	146.36	596.68
Insurance Brokers	54.86	213.88	58.92	262.07	122.24	488.09	0.00	0.93	-	6.35	170.55	727.99	4,691.09	13,069.85	5,645.43	17,184.54
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-		102.79	390.21	102.79	390.21
Web Aggregators	-	-	-		-	-	-	-	-	-	-	2.54	1.36	13.53	1.33	14.67
Insurance Marketing Firm	0.28	0.43	1.61	2.58	0.20	0.20	-	-	-	-	2.45	4.24	7.37	12.28	8.57	14.03
Common Service Centers	-	-	-	-	-		-	-	-	-			0.00	0.01	0.00	0.01
Micro Agents	-	-	-	-	-	-	-	-	-	-	-		0.05	0.25	0.05	0.25
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	0.10	2.56	658.86	2,126.68	659.76	2,130.49
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Corporate	-	-	(3.73)	-	-	0.17	-	-	-	-	0.02	0.02	(3.71)	0.18	(5.56)	10.63
Direct - Personal	-	-	-	-	0.49	0.49	-	-	-	-	(0.08)	0.02	0.41	0.51	0.57	2.74
Direct - Staff	-	-	-		-	-	-	-	-	-	-		-	-		-
TOTAL	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
Commission and Rewards on (Excluding Reinsurance) Business written :				1										,		
In India	91.41	357.73	67.08	292.31	153.69	759.93	0.00	0.93	-	6.35	1,012.56	3,350.78	7,831.68	23,821.25	9,258.88	29,700.17
Outside India	-	-	-	-	-		-	-	-	-			-			-

FORM NL-7-OPERATING EXPENSES SCHEDULE

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



perating Expenses related to Insurance Business															Miscell	ancone						(₹ lakhs)
		ire .	Marine	Como	Marin	o Hull	Total	Marine	Moto	w OD	Mot	or TP	Total	Motor		nsurance	Powonal	Accident	Travel I	nsurance	Total	Health
Particulars												1	-									
1 articulars	For Q4 2023-24	Upto Q4 2023-24	For Q4 2023-24	Upto 0																		
Employees' Remuneration & Welfare Benefits	419.34	3,644,16	158.84	604.29	(1.52)	17.62	157.32	621.91	1,246,40	2,973,90	1.840.75	5,260,39	3,087,16	8,234,29	3,294,21	7,692.05	238.48	893.47	6.22	44.12	3,538,91	8.629
Travel, Conveyance and Vehicle Running Expenses	18 69	143.10	6.18	25.39	(0.04)	0.60	6.14	25 99	40.88	180.80	69.07	212.25	109.96	393.05	131.81	331.67	9.17	34.50	0.24	1.49	3,338.91	36
Training Expenses	2.16	32.95	1.09	5.85	(0.04)	0.60	1.07	5 99	7.00	47.28	13.43	48.88	20.43	96.16	26.90	82.23	80 44	86.72	0.24	0.34	107.38	16
Rents, Rates, and Taxes	21.46	172.99	7.29	30.70	(0.02)	0.72	7.24	31.42	48 14	218.56	82.19	256.59	130.33	475.15	157.52	400.95	10.85	41.71	0.03	1.81	168.65	44
	79.51		30.92	143.84	(0.03)	3.38	30.58	147.22	201.91		360.91	1 202 30		2 226 43	704.26	1 878 71	46.56	195.43	1.10	8.46		_
Repairs	7,710.1	810.58	0.00.2	110101	(010.1)	0.0.0			201131	1,024.12	0.000.7	1,202100	562.81			1,01011	1010.0	170110		0110	751.92	2,08
Printing & Stationery	1.33	42.40	1.18	7.52	(0.03)	0.18	1.15	7.70	7.37	53.57	15.62	62.88	22.99	116.45	32.28	98.26	1.86	10.22	0.03	0.44	34.17	10
Communication expenses	16.69	72.23	4.24	12.82	0.02	0.30	4.26	13.12	28.80	91.26	43.22	107.14	72.01	198.40	78.19	167.41	6.11	17.42	0.19	0.75	84.49	18
Legal & Professional Charges	65.14	254.48	15.94	44.99	0.10	1.07	16.04	46.05	110.83	303.96	160.50	394.40	271.34	698.36	286.61	576.00	22.85	60.98	0.75	2.64	310.21	63
Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	\vdash
(a) as auditor	0.36	5.76	0.19	1.02	(0.00)	0.02	0.18	1.05	1.20	7.28	2.33	8.55	3.53	15.83	4.68	13.35	0.29	1.39	0.01	0.06	4.97	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	\vdash
(i) Taxation matters	0.06	0.56	0.02	0.10	(0.00)	0.00	0.02	0.10	0.15	0.71	0.26	0.83	0.41	1.54	0.50	1.30	0.03	0.14	0.00	0.01	0.54	\vdash
(ii) Insurance Matters	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	0.33	1,079.89	44.93	213.79	(0.39)	12.99	44.54	226.77	1,835.65	3,127.59	406.26	592.19	2,241.91	3,719.78	866.32	7,940.12	272.32	909.84	(0.04)	19.93	1,138.61	8,84
Interest & Bank Charges	17.60	150.13	6.17	26.64	(0.05)	0.63	6.12	27.27	40.63	189.68	70.15	222.68	110.78	412.37	135.06	347.96	9.21	36.20	0.23	1.57	144.50	3
Depreciation	37.85	259.87	11.82	46.12	(0.05)	1.08	11.78	47.20	78.63	328.33	129.93	385.46	208.55	713.79	245.63	602.31	17.44	62.66	0.48	2.71	263.55	6
Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	_
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	_
Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_
Goods and Services Tax (GST)	4.05	59.88	2.00	10.63	(0.03)	0.25	1.97	10.88	12.87	75.66	24.56	88.82	37.43	164.48	49.10	138.80	3.07	14.44	0.06	0.63	52.23	1
Others	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_
(a) Business Support	(27.10)	46.80	4.21	9.16	0.06	0.08	4.27	9.25	63.39	81.30	2.39	303.97	65.78	385.27	217.67	409.27	7.91	31.55	0.56	2.88	226.14	4
(b) Entertainment	2.92	19.45	0.90	3.45	(0.00)	0.08	0.89	3.53	5.98	24.57	9.82	28.85	15.80	53.42	18.52	45.08	1.32	4.69	0.04	0.20	19.88	
(c) Gain/(Loss) on Foreign Exchange	4.58	12.32	0.99	2.19	0.01	0.05	1.00	2.24	6.86	15.57	9.37	18.28	16.23	33.85	16.13	28.56	1.39	2.97	0.05	0.13	17.57	
(d) Subscription/Membership	4.65	35.23	1.53	6.25	(0.01)	0.15	1.52	6.40	10.12	44.51	17.06	52.25	27.17	96.76	32.52	81.65	2.27	8.49	0.06	0.37	34.85	
(e) Insurance	0.75	12.94	0.41	2.30	(0.01)	0.05	0.41	2.35	2.64	16.35	5.17	19.19	7.81	35.54	10.41	29.99	0.64	3.12	0.01	0.14	11.06	
(f) Pool Expenses	14.31	51.41	3.39	9.12	0.03	0.21	3.42	9.34	23.23	64.95	33.56	76.25	56.78	141.20	59.55	119.15	4.84	12.39	0.16	0.54	64.56	1
(g) Miscellaneous	18.08	59.86	4.17	10.62	0.04	0.25	4.21	10.87	28.64	75.63	40.70	88.78	69.33	164.41	71.61	138.73	5.92	14.43	0.20	0.62	77.74	1:
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	702.78	6,966.99	306.42	1,216.78	(2.28)	39.85	304.14	1,256.63	3,801.32	8,945.59	3,337.25	9,430.94	7,138.57	18,376.53	6,439.49	21,123.55	742.98	2,442.76	10.67	89.84	7,193.15	23,6
In India	702.78	6,966.99	306.42	1,216.78	(2.28)	39.85	304.14	1,256.63	3,801.32	8,945.59	3,337.25	9,430.94	7,138.57	18,376.53	6,439.49	21,123.55	742.98	2,442.76	10.67	89.84	7,193.15	23,6
Outside India	-	-	-	-	-	-	-	-	-	_	-	-	_	-	-	-	-	-		-		

							Misce	llaneous								(₹ lakhs)
	Workmen C	ompensation	Lial	bility	Engin	eering	Avi	ation	Crop Ir	surance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	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
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
1 Employees' Remuneration & Welfare Benefits	33.75	163.37	38.09	215.65	125.46	554.92	-	-	162.96	2,116.40	234.05	1,334.21	7,220.38	21,248.49	7,797.05	25,514.56
2 Travel , Conveyance and Vehicle Running Expenses	1.42	8.02	1.43	7.45	4.81	20.47	-	-	11.96	95.00	10.83	68.93	281.63	960.58	306.47	1,129.67
3 Training Expenses	0.21	1.85	0.23	1.71	0.84	4.71	-	-	1.32	36.23	1.49	15.87	131.90	325.83	135.13	364.77
4 Rents, Rates, and Taxes	1.66	9.70	1.68	9.00	5.67	24.75	-	-	13.70	114.85	12.56	83.32	334.25	1,161.23	362.95	1,365.64
5 Repairs	6.65	45.45	6.85	42.18	23.92	115.96	-	-	50.14	538.14	49.02	390.43	1,451.31	5,441.19	1,561.40	6,398.99
6 Printing & Stationery	0.20	2.38	0.22	2.21	0.89	6.07	-	-	0.73	28.15	1.24	20.42	60.45	284.59	62.92	334.69
7 Communication	1.10	4.05	1.07	3.76	3.34	10.33	-	-	10.88	47.95	8.85	34.79	181.75	484.87	202.70	570.22
8 Legal & Professional Charges	4.23	12.43	4.10	13.20	12.59	35.98	-	-	94.18	240.42	34.17	122.77	730.82	1,762.77	812.00	2,063.31
9 Auditors' Fees , Expenses etc.	-		-	-	-	-	-	-	-	-	-	-	-		-	-
(a) as auditor	0.04	0.32	0.04	0.30	0.14	0.82	-	-	0.22	3.83	0.25	2.78	9.20	38.68	9.74	45.49
(b) as adviser or in any other capacity, in respect of	-		-	-	-	-	-	-	-	-	-	-	-		-	-
(i) Taxation matters	0.01	0.03	0.01	0.03	0.02	0.08	-	-	0.04	0.37	0.04	0.27	1.06	3.76	1.14	4.43
(ii) Insurance Matters	-		-	-	-	-	-	-	-	-	-	-	-		-	-
(iii) Management services; and	-		-	-	-	-	-	-	-	-	-	-	-		-	-
(c) in any other capacity	-		-	-	-	-	-	-	-	-	-	-	-		-	-
10 Advertisement and Publicity	20.73	102.04	17.33	34.89	62.43	316.59	0.03	-	54.36	(21.64)	399.33	1,514.03	3,934.73	14,535.59	3,979.60	15,842.25
11 Interest & Bank Charges	1.38	8.42	1.41	7.81	4.79	21.48	-	-	11.21	99.67	10.42	72.31	284.49	1,007.79	308.21	1,185.19
12 Depreciation	2.79	14.57	2.79	13.52	9.22	37.18	-	-	24.32	172.53	21.49	125.17	532.72	1,744.43	582.34	2,051.50
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-				-	-		-	-		-			-	-
16 Goods and Services Tax (GST)	0.39	3.36	0.42	3.12	1.54	8.57	-		2.49	39.76	2.77	28.84	97.27	401.98	103.29	472.75
17 Others	-	-				-	-		-						-	-
(a) Business Support	1.78	3.34	(2.49)	3.18	3.43	8.67	-		(21.84)	13.12	(166.85)	287.34	105.95	1,144.61	83.12	1,200.65
(b) Entertainment	0.21	1.09	0.21	1.01	0.70	2.78	-		1.88	12.91	1.65	9.37	40.34	130.56	44.15	153.55
(c) Gain/(Loss) on Foreign Exchange	0.28	0.69	0.27	0.64	0.79	1.76	-		3.01	8.18	2.32	5.94	40.48	82.73	46.06	97.29
(d) Subscription/Membership	0.35	1.98	0.36	1.83	1.19	5.04	-	-	2.97	23.39	2.69	16.97	69.58	236.49	75.75	278.11
(e) Insurance	0.08	0.73	0.08	0.67	0.32	1.85	-	-	0.46	8.59	0.54	6.23	20.35	86.84	21.51	102.13
(f) Pool Expenses	0.91	2.88	0.88	2.68	2.68	7.35	-	-	9.37	34.13	7.44	24.76	142.63	345.09	160.35	405.83
(g) Miscellaneous	1.14	3.36	1.10	3.11	3.30	8.56	-	-	11.85	39.74	9.32	28.83	173.78	401.80	196.06	472.53
		-	-	-	-	-	-	-	-	-	-	-	-		-	
TOTAL	79.31	390.06	76.07	367.96	268.07	1,193.93	0.03	-	446.22	3,651.71	643.61	4,193.59	15,845.04	51,829.92	16,851.96	60,053.55
In India	79.31	390.06	76.07	367.96	268.07	1,193.93	0.03	-	446.22	3,651.71	643.61	4,193.59	15,845.04	51,829.92	16,851.96	60,053.55
Outside India	1 -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE

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





								[Miscella	aneous						
	F	ire	Marine	Cargo	Marine	Hull	Total !	Marine	Moto	or OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel Ir	surance	Total	l Health
Particulars	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
1 Employees' Remuneration & Welfare Benefits	492.52	4,301.75	169.67	835.94	(3.26)	17.62	166.41	853.56	1,677.73	6,139.85	2,013.99	7,038.36	3,691.72	13,178.20	2,251.10	5,928.37	300.58	843.41	10.72	44.12	2,562.40	6,815.9
2 Travel, Conveyance and Vehicle Running Expenses	7.56	138.36	3.98	26.86	(0.12)	0.60	3.86	27.45	44.27	197.49	53.86	226.39	98.12	423.87	64.34	190.61	8.49	27.13	0.35	1.49	73.17	219.2
3 Training Expenses	20.09	46.61	8.14	12.78	(0.01)	0.14	8.13	12.92	61.87	92.93	53.65	88.63	115.51	181.56	65.32	90.92	8.15	11.93	0.11	0.34	73.59	103.2
4 Rents, Rates, and Taxes	41.99	177.46	10.80	34.49	(0.02)	0.72	10.77	35.21	94.60	253.29	111.67	290.36	206.28	543.65	113.80	244.58	15.49	34.79	0.62	1.81	129.91	281.1
5 Repairs	114.50	644.79	31.81	124.56	0.47	3.38	32.28	127.94	299.12	920.30	355.52	1,054.97	654.64	1,975.27	374.83	886.75	50.85	126.42	3.81	8.46	429.49	1,021.6
6 Printing & Stationery	20.54	89.13	5.51	17.51	(0.20)	0.18	5.31	17.68	46.87	127.21	55.36	145.83	102.22	273.04	57.09	123.30	7.70	17.47	(0.16)	0.44	64.63	141.2
7 Communication	5.09	74.51	2.34	14.48	(0.08)	0.30	2.26	14.79	25.03	106.35	30.35	121.92	55.39	228.27	35.68	102.70	4.72	14.61	0.15	0.75	40.55	118.0
8 Legal & Professional Charges	30.40	202.44	8.93	39.02	0.12	1.07	9.05	40.09	67.15	266.13	119.18	359.18	186.33	625.30	103.86	264.95	15.17	39.69	1.13	2.64	120.16	307.2
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	2.56	7.02	0.34	1.00	0.02	0.06	2.92	8.0
(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	0.01	0.29	0.7
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	431.68	2,486.69	39.13	172.25	(18.76)	12.99	20.37	185.24	872.40	4,489.70	3,056.54	8,034.60	3,928.94	12,524.30	4,154.64	9,862.29	674.11	1,407.97	10.44	19.93	4,839.19	11,290.1
11 Interest & Bank Charges	21.35	127.71	6.11	24.71	0.04	0.63	6.15	25.34	57.69	182.28	68.67	208.95	126.36	391.23	73.07	175.74	9.88	25.04	0.63	1.57	83.59	202.3
12 Depreciation	22.26	219.39	7.97	42.45	0.00	1.08	7.97	43.53	82.21	313.13	98.94	358.96	181.15	672.09	111.58	301.89	14.92	43.01	0.98	2.71	127.49	347.6
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	1.74	7.01	0.08	0.25	1.83	7.26	16.95	52.23	20.15	59.87	37.10	112.10	21.11	50.18	2.88	7.17	0.36	0.63	24.35	57.9
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Business Support	14.80	1,570.40	209.83	924.06	0.07	0.08	209.90	924.14	2,529.84	6,075.96	6,563.43	16,233.92	9,093.27	22,309.88	(216.98)	935.33	171.19	545.57	(117.26)	2.88	(163.05)	1,483.7
(b) Entertainment	2.80	13.65	0.73	2.63	0.02	0.08	0.75	2.71	6.78	19.48	8.03	22.34	14.81	41.82	8.28	18.75	1.13	2.68	0.11	0.20	9.52	21.6
(c) Gain/(Loss) on Foreign Exchange	(23.62)	(23.96)	(4.75)	(4.81)	0.05	0.05	(4.69)	(4.75)	(33.80)	(34.20)	(38.76)	(39.20)	(72.56)	(73.39)	(33.07)	(33.39)	(4.65)	(4.70)	0.13	0.13	(37.59)	(37.9
(d) Subscription/Membership	3.80	27.81	1.17	5.37	0.02	0.15	1.19	5.52	11.56	39.70	13.83	45.51	25.39	85.20	15.06	38.25	2.03	5.45	0.16	0.37	17.25	44.0
(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	6.57	16.31	0.88	2.32	0.05	0.14	7.50	18.7
(f) Pool Expenses	3.56	44.65	1.46	8.65	(0.01)	0.21	1.45	8.86	15.60	63.73	18.86	73.06	34.46	136.79	21.79	61.46	2.90	8.75	0.18	0.54	24.87	70.7
(g) Miscellaneous	7.25	33.29	1.81	6.36	0.11	0.25	1.92	6.61	16.99	47.49	20.10	54.44	37.09	101.94	20.44	45.57	2.81	6.52	0.40	0.62	23.65	52.7
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,225.34	10,228.71	507.11	2,297.71	(21.47)	39.85	485.64	2,337.56	5,900.01	19,377.92	12,631.94	34,406.58	18,531.96	53,784.50	7,251.33	19,312.24	1,289.62	3,166.35	(87.08)	89.84	8,453.87	22,568.4
In India	1,225.34	10,228.71	507.11	2,297.71	(21.47)	39.85	485.64	2,337.56	5,900.01	19,377.92	12,631.94	34,406.58	18,531.96	53,784.50	7,251.33	19,312.24	1,289.62	3,166.35	(87.08)	89.84	8,453.87	22,568.4
Outside India	-	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	

_								Misce	llaneous								(₹ lakhs)
	Particulars	Workmen C	Compensation	Lial	bility	Engir	neering	Avis	tion	Crop I	surance	Otl	hers	Total Mi	scellaneous	Grand Total	Grand Total
	Particulars	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
	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
	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
	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
1	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
13	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
1:	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1:	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
16	5 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)	(197.24)	(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	1,00,536.68	33,292.54	1,13,102.95
	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	1,00,536.68	33,292.54	1,13,102.95
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-8-SHARE CAPITAL SCHEDULE



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

Share Capital

S.No.	Particulars	As at	As at
5.110.	1 articulars	31st March 2024	31st March 2023
1	Authorized Capital	1,40,000.00	1,00,000.00
	1,400,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	1,20,659.50	90,499.37
	12,065,949,84 (Previous year 904,993,749) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	1,20,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
4	Called Up Capital	1,20,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	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	1,20,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	Total	1,20,640.49	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

	As at 31st Ma	rch 2024	As at 31st Ma	rch 2023
Shareholder	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	59,70,98,544	49.49%	44,78,23,908	49.49%
Future Enterprises Limited	61,09,261		45,81,946	
Shendra Advisory Services Pvt Ltd.	59,09,89,283		44,32,41,962	
Foreign	60,93,06,396	50.51%	45,69,79,797	50.51%
Generali Participations Netherlands N.V.	60,93,06,396		45,69,79,797	
Others	-	-	-	-
TOTAL	1,20,64,04,940	100%	90,48,03,705	100%

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 31st March 2024.

DETAILS OF EQUITY HOLDING OF INSURERS

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED March 31, 2024



SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		ed or otherwise	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	6,109,261 590,989,283	0.506 48.988	610.93 59,098.93	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	609,306,396	50.506	60,930.64	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
В.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1) i) ii) iii) iv) v) vi) vii) viii) ix)	Institutions Mutual Funds Foreian Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter FII belonging to Foreign Promoter FII belo	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3) i) ii) iii) iv)	Non-Institutions Individual share capital upto Rs. 2 Lacs Indivudal share capital in excess of Rs. 2 Lacs NBFCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF	-		-				-	-
v)	Any other (Please Specify)								
B.2 2.1) 2.2) 2.3)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust Any other (Please specify)	-	- - - -	- - -	- - - -	- - -	- - -	- - -	-
	Total	3	1,206,404,940	100	120640.494	0	o	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

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)

No.	Category	No. of	No. of shares held	% of share-	Paid up equity			Shares under I	
() A	(II) Promoters & Promoters Group		(III)	(IV)	(V)	Number of	As a	Number of	As a
	-								
.1	Indian Promoters								
)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	
)	Bodies Corporate:	2							
	(i) Future Enterprises Limited (ii) Future Corporate Resources Private Limited		135,029,966 6,018,864	49.82% 2.22%	13,503 602	0 0	0 0	0 0	
i)	Financial Institutions/ Banks	0	0	0	0	0	0	0	
)	Central Government/ State Government(s) /	0	0	0	0	0	0	0	
)	Persons acting in concert (Please specify)	0	0	0	0	0	0	0	
i)	Any other (Please specify)	0	0	0	0	0	0	0	
2	Foreign Promoters								
)	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	
)	Bodies Corporate: (i) Generali Participations Netherlands N.V.	1	129,983,492	47.96%	12,998	0	0	0	
)	Any other (Please specify)	0	0	0	0	0	0	0	
	Non Promoters	0	0	0	0	0	0	0	
1	Public Shareholders	-	-	-	-	-	-	-	
)) i) i) i) ii)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter of Indian Promoter FII belonging to Foreign promoter of Indian Promoter FIVE Portfolio Fund Fund Pension Fund Alternative Investment Fund Any other (Please specify)	-	-	-	-	-	-	-	
2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	
) i) i) i)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF	-		-	-	-	-	-	
	Any other (Please Specify)								
	Non Public Shareholders Custodian/DR Holder	-		-			-		
2)	Employee Benefit Trust	-	-	-	-	-	-	-	
,	Any other (Please specify)	-]	_		-	-	-	
	Total	3	271,032,322.00	100.00%	27,103.23	o	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

- (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.

PART B:

Name of the Indian Promoter: Future Enterprises Limited - In CIRP

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

SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)		ed or otherwise nbered*		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
	Promoters & Promoters Group								
	Indian Promoters Individuals / HUF	١ .	0	0.00	0.00	0	0.00	0	0.00
	individuals / HOF	├ ──	- ·	0.00	0.00		0.00		0.00
ii)	Bodies Corporate:								
	(i) *Central Departmental Stores Pvt. Ltd.	1	4,65,68,710	10.24	931.37	3,20,00,000	68.72	0	
ш	(ii) (*)(**)Future Corporate Resources Pvt. Ltd. (iii) Surplus Finvest Pvt. Ltd.	1	2,78,20,408	6.12	556.41	1,37,50,000	49.42	0	
_	(iii) Surpius Finvest Pvt. Ltd. (iv) Akar Estate And Finance Pvt. Ltd.	1 1	77,534 1,000	0.02 0.00	1.55 0.02	0	0.00		
\vdash	(v) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00		
	(vi) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
Ш	Trust	ļ	ļ	0.00		0			
\vdash	(i) Infra Trust (ii) Retail Trust	0		0.00	0.00 0.00	0	0.00		
	(iii) Lifestyle Trust	0		0.00	0.00	0	0.00		****
	(iv) Consumer Goods Trust	0		0.00	0.00	0	0.00		0.00
	Financial Institutions / Banks	0		0.00	0.00	0	0.00		
	Central Government / State Government(s) / President of India Persons acting in Concert (Please specify)	0	0	0.00	0.00 0.00	0	0.00		
	Any other (Please specify)	1 6	0	0.00	0.00	0	0.00		****
	- my cancer (a cancer cancer)								
A.2	Foreign Promoters								
<u>i)</u>	Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
11)	Bodies Corporate \$:	 	- "	0.00	0.00		0.00	- ·	0.00
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
É	3 ,								
В	Non Promoters								
B.1	Public Shareholders	<u> </u>							
	Institutions Mutual Funds	1 1	500	0.00	0.01	0	0.00	0	0.00
	Foreign Portfolio Investors	2		0.00	2.04	0	0.00		
	Financial Institutions / Banks		0	0.00	0.00	0	0.00		
	Insurance Companies	1	26,16,004	0.58	52.32	0			0.00
	FII belonging to Foreign Promoter #	0		0.00	0.00	0			
	FII belonging to Foreign Promoter of Indian Promoter # Provident Fund / Pension Fund	1 0		0.00	0.00 0.00	0	0.00		
	Alternative Investment Fund	 	0	0.00	0.00	0	0.00		0.00
	Any other (Please specify)	0	0	0.00	0.00	0	0.00		
1 2)	Central Government / State Government(s) / President of India	1	1,000	0.00	0.02	0	0.00	0	0.00
1.2)	Central Government / State Government(s) / Fresident of India	 	1,000	0.00	0.02	·	0.00	-	0.00
	Non-Institutions								
	Individual share capital upto Rs. 2 Lakh	1,37,289		44.03	4,006.38	0	0.00		0.00
ii)	Individual share capital in excess of Rs. 2 Lakh Roop Singh Rathore (***)	223	6,14,64,458 76,03,717	13.51 1.67	1,229.29 152.07	0	0.00 0.00	0	0.00 0.00
iii)	NBFCs registered with RBI	1	2,262	0.00	0.05	0	0.00	0	0.00
	Others:	†		5.50			3.00	Ť	3.00
	-Trusts	2	655	0.00		0			
	-Non Resident Indian (NRI)	855	65,28,869	1.44	130.58	0	0.00		
\vdash	-Clearing Members -Bodies Corporate	17 292	4,83,899 10,08,14,170	0.11 22.16	9.68 2,016.28	0	0.00		
\vdash	Bennett, Coleman And Company Limited (***)	1 292	8,39,09,915	18.44	1,678.20	0	0.00		
	-IEPF	1	6,45,532	0.14	12.91	0			
V)	Any other (Please specify)								
Щ	Hindu Undivided Family	1,228 13	72,76,650	1.60	145.53 4.14	0	0.00		0.00
\vdash	-LLP	13	2,07,205	0.05	4.14	- "	0.00	 "	0.00
B.2	Non Public Shareholders	†							1
	Custodian / DR Holder	0		0.00	0.00	0	0.00		
	Employee Benefit Trust	0		0.00	0.00	0	0.00		
2.3)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
\vdash	Total - I	1,39,932	45,49,30,401	100.00	0.000.64	4,57,50,000	10.06	0	0.00
\Box	rotal - I	1,35,532	40,40,00,401	100.00	9,098.61	7,37,30,000	10.06		J.00

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

SI. 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)	(11)		(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	
	Promoters & Promoters Group									
	Indian Promoters 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	0.00	
	(iii) Gopikishan Biyani	1	2,121	0.01	0.04	0	0.00	0		
	(iv) Kishore Biyani (v) Laxminarayan Biyani	1	2,121 2,121	0.01 0.01	0.04 0.04	0	0.00		****	
_	(vi) Rakesh Biyani	1	2,121	0.01	0.04	0				
	(vii) Sunil Biyani	1	2,121	0.01	0.04	0	0.00			
	(viii) Vijay Biyani	1	2,121	0.01	0.04	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	
\sqsubseteq	(ii) **Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0	0.00			
\vdash	(iii) Surplus Finvest Pvt. Ltd. (iv) Future Capital Investment Pvt. Ltd.	1	27,009 100	0.07 0.00	0.54 0.00	0	0.00		0.00	
\vdash	(v) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0		
	,						3100			
	Trust									
\vdash	(i) Infra Trust (ii) Retail Trust	0	0		0.00 0.00	0	0.00	0	****	
\vdash	(ii) Ketali Trust (iii) Lifestyle Trust	0			0.00	0	0.00	0	****	
	(iv) Consumer Goods Trust	0			0.00	0		0		
	Financial Institutions / Banks Central Government / State Government(s) / President of India	0			0.00	0			0.00	
	Persons acting in Concert (Please specify)	- 0			0.00	0	0.00		0.00	
	Any other (Please specify)	0			0.00	0		0		
	Foreign Promoters Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00		0.00	
	Bodies Corporate \$:	0		0.00	0.00	0	0.00			
 "'	Bodies corporate v.	<u> </u>	,	0.00	0.00		0.00	i i	0.00	
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00	
В	Non Promoters									
B.1	Public Shareholders									
	Institutions Mutual Funds	1	50	0.00	0.00	0	0.00	0	0.00	
	Foreign Portfolio Investors	- 		0.00	0.00	0	0.00			
iii)	Financial Institutions / Banks	0		0.00	0.00	0	0.00	0	0.00	
	Insurance Companies	1	400	0.00	0.01	0				
	FII belonging to Foreign Promoter # FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00 0.00	0	0.00	0	0.00	
	Provident Fund / Pension Fund	0	0		0.00	0	0.00	0	****	
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	
	Non-Institutions									
	Individual share capital upto Rs. 2 Lakh	19,077	72,62,401	18.44	145.25	0				
	Individual share capital in excess of Rs. 2 Lakh NBFCs registered with RBI	10	27,00,213 0	6.86 0.00	54.00 0.00	0	0.00		****	
	Others:	— "		0.00	0.00	U	0.00	— "	0.00	
	-Trusts	1	127	0.00	0.00	0				
<u> </u>	-Non Resident Indian (NRI)	233	2,27,787	0.58	4.56	0	0.00		0.00	
<u> </u>	-Clearing Members -Bodies Corporate	9 135	5,040 5,04,671	0.01 1.28	0.10 10.09	0				
	-Bodies Corporate	1	80,461	0.20	1.61	0			****	
V)	Any other (Please specify)									
	Hindu Undivided Family	200	1,21,927	0.31	2.44	0	0.00		****	
	-LLP	4	35,022	0.09	0.70	0	0.00	0	0.00	
	Non Public Shareholders									
	Custodian / DR Holder	0			0.00 0.00	0	0.00		0.00	
	Employee Benefit Trust Any other (Please specify)	0			0.00	0				
2.0)						-				
	Total - II	19,686	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	
		(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
 Section - I: SHAREHOLDING PATTERN - EQUITY SHARES	1,39,932	45.49.30.401		9,098,61	4.57.50.000	10.06	0	0.00
Section -1 : Shareholding Pattern - Equit Shares	1,39,932	45,49,30,401		9,096.61	4,57,50,000	10.06	<u> </u>	0.00
Section - II : SHAREHOLDING PATTERN - CLASS B (SERIES 1)	19,686	3,93,74,679		787.49	0	0.00	0	0.00
TOTAL - Section I + Section II	1,59,618	49,43,05,080		9,886.10	4,57,50,000	9.26	0	0.00

Footnotes

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- 2 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.
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
- 4 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 FIIs, indicating those FIIs 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 -in CIRP

Jitender Kothari Interim Resolution Professional Acting as Resolution Professional u/s 16(5) of IBC 2016

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



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

Reserves and Surplus

	Particulars	As at 31st March 2024	As at 31st March 2023
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	27,000.54	43,829.45
	TOTAL	27,000.54	43,829.45

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		
	raruculars	31st March 2024	31st March 2023		
1	Debenture/Bonds	51,700.00	24,560.00		
2	Banks	-	-		
3	Financial Institutions	-	-		
4	Others	-	-		
	Total	51,700.00	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).
- c) 20,64,000 units of face value of INR 1000 each issued on 4th of May 2023, for a tenure of 10 years with fixed coupon rate of 9.04 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).
- d) 6,50,000 units of face value of INR 1000 each issued on 15th of March 2024, for a tenure of 10 years with fixed coupon rate of 8.99 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

FORM NL-12 & 12A -INVESTMENT SCHEDULE

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



Investment

investments	NL -	12A	NL -	-12	(₹ lal	chs)
	Shareh	olders	Policyh	olders	Tot	
Particulars	As at					
Particulars	31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023
LONG TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	95,180.43	84,753.95	2,90,580.22	2,63,758.98	3,85,760.64	3,48,512.93
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	635.97	18.80	1,941.58	58.51	2,577.55	77.31
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	30,501.31	21,732.26	93,118.70	67,631.98	1,23,620.01	89,364.24
(e) Other Securities	-	-	-	-	-	
(f) Subsidiaries	-	-	-	-		
(g) Investment properties - Real Estate	-	-	-	-		
4 Investments in Infrastructure and Housing	52,047.17	51,541.55	1,58,896.93	1,60,400.13	2,10,944.09	2,11,941.68
5 Other than Approved Investments	559.44	736.06	1,707.93	2,290.67	2,267.37	3,026.73
Less:Provision for diminution in the value of investments	(116.97)	(241.17)	(357.10)	(750.53)	(474.06)	(991.70)
TOTAL	1,78,807.34	1,58,541.45	5,45,888.26	4,93,389.74	7,24,695.61	6,51,931.18
	-	-	-	-	-	-
SHORT TERM INVESTMENTS	-	-	-	-	-	
1 Government Securities and Government guaranteed bonds including Treasury Bills	126.17	783.73	385.20	2,439.02	511.37	3,222.75
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	2,138.64	1,483.09	6,529.13	4,615.47	8,667.76	6,098.57
(e) Other Securities	-	-	-	-	-	-
(f) Subsidiaries	2,639.10	3,292.57	8,057.01	10,246.67	10,696.11	13,539.25
(g) Investment properties - Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure & Social Sector	680.67	-	2,078.05	-	2,758.73	
5 Other than Approved Investments	117.22	-	357.87	-	475.09	
Less:Provision for diminution in the value of investments	(117.22)	-	(357.87)	-	(475.09)	
TOTAL	5,584.58	5,559.40	17,049.39	17,301.16	22,633.97	22,860.57
GRAND TOTAL	1,84,391.92	1.64,100.85	5,62,937.65	5,10,690,90	7,47,329.58	6,74,791.75

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments							
						(₹ lakhs)	
	Shareholders		Policyl	olders	Total		
<u>Particulars</u>	As at						
	31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023	
Long Term Investments							
Book Value	1,77,221.51	1,57,715.46	5,41,046.82	4,90,819.21	7,18,268.33	6,48,534.66	
Market Value	1,75,561.23	1,54,177.82	5,35,978.07	4,79,809.88	7,11,539.30	6,33,987.69	
Short Term Investments							
Book Value	5,584.58	5,559.40	17,049.39	17,301.16	22,633.97	22,860.57	
Market Value	5,586.12	5,561.60	17,054.08	17,308.02	22,640.20	22,869.62	

FORM NL-13-LOANS SCHEDULE



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

Loans

Particulars	As at	As at
1 CECHDITY WICE OF A CCIERCATION	31st March, 2024	31st March, 2023
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	_	
TOTAL	<u> </u>	

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

	Cost / Gross Block				Depreciation				Net Block	
Particulars	As at 1st April 2023	Additions	Deductions	As at 31st March 2024	As at 1st April 2023	For the Period	On Sales / Adjustments	As at 31st March 2024	As at 31st March 2024	As at 31st March 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	6,276.45	3,678.65	0.00	9,955.09	5,223.03	1,018.07	-	6,241.10	3,713.99	1,053.42
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,861.29	101.74	3.99	1,959.03	1,483.05	151.12	5.44	1,628.74	330.29	378.23
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	578.81	68.70	11.50	636.01	466.23	95.53	10.55	551.21	84.80	112.58
Information & Technology Equipment	4,276.48	385.65	147.98	4,514.15	3,295.92	662.68	161.69	3,796.91	717.23	980.56
Vehicles	76.96	-	-	76.96	10.45	15.42	-	25.87	51.09	66.51
Office Equipment	943.14	163.21	17.33	1,089.02	747.34	108.67	1.81	854.21	234.81	195.80
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	14,013.12	4,397.95	180.81	18,230.26	11,226.03	2,051.50	179.48	13,098.05	5,132.21	2,787.09
Work in progress	3,282.10	-	-	-	-	-	-	-	3,967.11	3,282.10
Grand Total	17,295.22	4,397.95	180.81	18,230.26	11,226.03	2,051.50	179.48	13,098.05	9,099.31	6,069.19
PREVIOUS YEAR	15,191.24	1,941.31	870.00	14,013.12	10,248.43	1,828.06	851.69	11,226.03	6,069.19	-

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

			(< takns)
	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Cash (including cheques, drafts and stamps)*	1,455.18	1,119.90
1	Cash (including cheques, drafts and stamps)	1,433.16	1,119.90
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short - Term	799.36	410.00
	(due within 12 months)	-	-
	(bb) Others	-	28.37
	(b) Current Accounts	30,780.27	10,100.98
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	33,034.80	11,659.25
	,		
	Balances with non-scheduled banks included in 2 or 3 above		
	CASH & BANK BALANCES		
	In India	33,034.80	11,659.25
	Outside India	-	-

^{*} Cheques in hand amount to Rs. 1,451.37 lakhs Previous Year: Rs. 1,113.86 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

		As at	(₹ lakhs)	
	Particulars		31st March, 2023	
	ADVANCES	o ist ivitaten, 202 i	0130 1/141011, 2020	
1	Reserve Deposits with ceding Companies	-	-	
2	Application Money for Investments	-	-	
3	Prepayments	1,289.91	1,242.95	
4	Advances to Directors/Officers	-	-	
5	Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	534.42	85.00	
6	Others	- - 1,289.91 -	-	
	(i) Other Deposits	1,344.55	1,478.14	
	(ii) Advances to Employees	39.23	55.92	
	(iii) Advances recoverable in cash or kind	2,267.57	1,483.28	
	(iv) Unutilized GST	2,674.92	1,846.78	
	(v) Service Tax paid in Advance	-	-	
	(vi) Income Tax Refund Recoverable	-	-	
	TOTAL (A)	8,150.61	6,192.07	
		-	-	
	OTHER ASSETS	-	-	
1	Income accrued on Investments	17,262.62	15,303.52	
2	Outstanding Premiums	5,780.72	21,879.89	
	Less: Provisions for doubtful, if any	-	-	
3	Agents' Balances	158.81	54.84	
4	Foreign Agencies' Balances	-	-	
5	Due from other entities carrying on insurance business	27,309.71	25,395.11	
	Less: Provisions for doubtful, if any	-	-	
6	Due from Subsidiaries / Holding Company	-	-	
7	Investments held for uncliamed amount of Policyholders	3,429.82	3,673.00	
8	Others	-	-	
	(i) Unsettled Investments Contract Receivable	1,528.21	-	
	(ii) Redemption Receivable	1,861.43	1,930.00	
	Less: Provision for Impairment	(1,861.43)	(1,930.00)	
	(iii) Interest Accured other than investment	4.48	4.90	
	(iv) Deposit With Reserve Bank Of India	-	-	
	[Pursuant to section 7 of Insurance Act, 1938]	-	-	
	TOTAL (B)	55,474.38	66,311.26	
	TOTAL (A+B)	63,624.98	72,503.33	

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



Current Liabilities

	Particulars	As at	As at
	raruculars	31st March, 2024	31st March, 2023
1	Agents Balances	11,855.14	3,023.67
2	Balances due to other Insurance Companies	45,617.38	56,172.18
3	Deposits held on Reinsurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For Long term policies	14,663.81	14,864.78
	(b) for Other Policies	2,753.15	1,799.96
5	Unallocated Premium	46,537.10	32,710.37
6	Sundry Creditors	21,729.26	26,143.71
7	Due to Subsidiaries / Holding Company	-	-
8	Claims Outstanding	3,01,419.16	2,92,136.85
9	Due to Officers / Directors	-	-
10	Unclaimed amount of Policyholders	2,788.63	3,291.81
11	Income accrued on Unclaimed amounts	588.53	364.51
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	2,354.19	2,272.46
14	Others -	-	-
	(i) Deposits Received	24.80	60.30
	(ii) Statutory Dues	2,438.77	2,083.41
	(iii) Unsettled Investment Contract Payable	2,564.86	-
	(iv) Interest accrued but not due on Borrowings	1,916.42	396.85
	(v) Other Payables	69.82	77.25
	Total	4,57,321.02	4,35,398.12

Details of unclaimed amounts and Investment Income thereon (₹ lakhs)					
Particulars	As at	As at			
1 at ticulars	31st March, 2024	31st March, 2023			
Opening Balance	3,656.33	2,673.56			
Add: Amount transferred to unclaimed amount	2,260.54	1,645.27			
Add: Cheques issued out of the unclaimed amount but not					
encashed by the policyholders	96.80	561.53			
Add: Investment Income	224.03	100.65			
Less: Amount paid during the year	2,834.77	1,255.23			
Less: Transferred to SCWF	25.77	69.45			
Closing Balance of Unclaimed Amount	3,377.16	3,656.33			

FORM NL-18-PROVISIONS SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



Provisions

	Particulars	As at	As at	
	ranculars	31st March, 2024	31st March, 2023	
1	Reserve for Unexpired risk	1,85,037.48	1,60,281.76	
2	Reserve for Premium Deficiency	-	-	
3	For Taxation	-	-	
	(less advance tax paid and taxes deducted at source)	-	-	
4	For Employee Benefits	13,584.93	12,204.54	
5	Others			
	(i) Employee Stock Ownership Plan	4,854.80	4,703.87	
	TOTAL	1,98,622.41	1,72,486.31	

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)

	Particulars	As at	As at
	i articulars	31st March, 2024	31st March, 2023
1	Discount Allowed in issue of shares/Debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

FORM NL-20 Analytical Ratios Schedule



Sl.No.	Particular	For the quarter ended March 2024	Upto the year ended March 2024	For the quarter ended March 2023	Upto the year ended March 2023
1	Gross Direct Premium Growth Rate	9%	8%	16%	10%
2	Gross Direct Premium to Net Worth	1.06	3.33	1.06	3.38
3	Growth rate of Net Worth	10%	10%	9%	9%
4	Net Retention Ratio	77%	72%	70%	63%
5	Net Commission Ratio	19%	17%	3%	2%
6	Expense of Management to Gross Direct Premium	28%	29%	30%	31%
7	Expense of Management to Net Written Premium	36%	40%	42%	49%
8	Net Incurred Claims to Net Earned Premium	70%	72%	61%	66%
9	Claims paid to claims provisions	21%	76%	15%	56%
10	Combined Ratio	103%	106%	97%	107%
11	Investment income ratio	0.48%	1.91%	0.42%	1.57%
12	Technical Reserves to Net Premium Ratio	4.04	1.36	4.49	1.55
13	Underwriting Balance Ratio	(0.12)	(0.08)	(0.13)	(0.10)
14	Operating Profit Ratio	-1%	3%	0%	3%
15	Liquid Assets to Liabilities Ratio	0.11	0.11	0.08	0.08
16	Net Earning Ratio	0%	4%	1%	4%
17	Return on Net Worth Ratio	0%	9%	1%	8%
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.26	2.26	2.10	2.10
19	NPA Ratio				
	Gross NPA Ratio	-	0.37%	-	0.43%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.35	0.35	0.11	0.18
21	Debt Service Coverage Ratio	(5.99)	11.42	5.37	37.15
22	Interest Service Coverage Ratio	(5.99)	11.42	5.37	37.15
23	Earnings per share	0.04	1.11	0.14	1.17
24	Book value per share	12.24	12.24	14.84	14.84

Notes: -

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

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



Segretaries Procession Procession Growth Procession Growth	Underwriting balance ratio Underwriting balance ratio
Current Period 14% 27% 1.5% 26% 85% 80% 49% 105% Periods Period 60% 27% 22% 22% 31% 100% 36% 62% 79% 100% 1	0.97 24 0.29 8 0.30 -31
Persion Period 65 275 2-56 315 1006 306 0.28 798 Marine Cargos 2 2 2 2 2 2 2 2 2	0.97 24 0.29 8 0.30 -31
Marine Cargo	0.29 8 0.30 -31
Current Period	0.30 -31
Persisse Period 29% 73% 13% 34% 46% 87% 87% 129% Marine Hall 1.0 1	0.30 -31
Marine M	
Current Period	1.00 -8767
Pervisor Period	1.00 -8767
Total Marine	
Current Period	0.48 -7987
Previous Period 30% 71% 13% 33% 47% 87% 87% 130% Motor OD	
Previous Period 30% 71% 13% 33% 47% 87% 87% 130% Motor OD	0.29
Motor OD	0.30 -32
Current Period 1% 95% 26% 37% 39% 88% 816% 126% 124% 126%	
Previous Period 12% 96% 16% 41% 43% 82% 586% 124% 124% 125% 124% 125% 124% 125% 124% 125% 124% 125% 124% 125% 12	0.50 -25
Motor TP	0.55 -27
Current Period 3% 94% 32% 40% 43% 50% 15% 93% Previous Period 0% 95% 1% 40% 42% 51% 14% 92% Total Motor	-2/
Previous Period 0% 95% 1% 40% 42% 51% 14% 92%	0.52 8
Fotal Motor	0.55 8
Current Period 2% 94% 29% 39% 41% 68% 44% 109%	0.55
Previous Period 5% 95% 8% 40% 42% 65% 38% 106% Health	0.51 -7
Health	0.55 -8
Current Period 92% 81% 4% 20% 24% 90% 713% 111% Previous Period 34% 69% 0% 30% 43% 82% 405% 118% Personal Accident	0.55
Personal Accident	0.53 -19
Personal Accident	0.56 -28
Current Period	0.36
Previous Period 16% 87% 9% 39% 45% 68% 77% 110% Travel Insurance	0.55 1
Fravel Insurance	
Current Period 39% 10% -30% 51% 495% 8% 23% 109% Previous Period 156% 10% -388% 51% 535% 70% 20% 151% Current Period 85% 81% 6% 22% 27% 85% 495% 109% Previous Period 31% 1% 31% 43% 79% 272% 116% Workmen's Compensation/ Employer's liability 55% 95% 25% 35% 37% 62% 60% 98% Previous Period -5% 95% 25% 9% 39% 41% 60% 68% 100% Public/Product Liability 56% 43% 27% 28% 60% 15% 7% 69% Previous Period 4% 41% 11% 28% 64% 26% 40% 78%	0.58 -14
Previous Period 156% 10% -388% 51% 535% 70% 20% 151% Total Health	0.15
Total Health	0.15 -13
Current Period 85% 81% 6% 22% 27% 85% 495% 109% Previous Period 31% 71% 1% 31% 43% 79% 272% 116% Workmen's Compensation/ Employer's liability	0.18 -10
Previous Period 31% 71% 1% 31% 43% 79% 272% 116%	
Workmen's Compensation/ Employer's liability Current Period -5% 95% 25% 35% 37% 62% 60% 98% Previous Period 4% 95% 9% 39% 41% 60% 68% 100% Public/ Product Liability Current Period 6% 43% 27% 28% 60% 15% 7% 69% Previous Period 4% 41% 11% 28% 64% 26% 40% 78%	0.53 -17
Current Period -5% 95% 25% 35% 37% 62% 60% 98% Previous Period 4% 95% 9% 39% 41% 60% 68% 100% Public/ Product Liability 5 43% 27% 28% 60% 15% 7% 69% Current Period 6% 43% 27% 28% 60% 15% 7% 69% Previous Period 4% 41% 11% 28% 64% 26% 40% 78%	0.56 -26
Previous Period	
Public/ Product Liability 28 60% 15% 7% 69% Current Period 6% 43% 27% 28% 60% 15% 7% 69% Previous Period 4% 41% 11% 28% 64% 26% 40% 78%	0.40
Current Period 6% 43% 27% 28% 60% 15% 7% 69% Previous Period 4% 41% 11% 28% 64% 26% 40% 78%	0.43
Previous Period 4% 41% 11% 28% 64% 26% 40% 78%	
	0.49 29
Engineering	0.51 22
Current Period 20% 17% -44% 33% 185% 78% 34% 113%	0.52 -13
Previous Period 10% 25% -35% 36% 132% 55% 25% 112%	0.42 -16
Aviation	
Current Period -100% 95% 3646% 592% 623% 168102% 178% 171748%	0.00 -167189
Previous Period -95% 95% -1% 29% 30% 156% 309% 183%	0.01 -58
Crop Insurance	
Current Period -55% 22% -28% 9% 39% 53% 178% 64%	0.04 37
Previous Period 2% 19% -28% 14% 70% 59% 100% 100%	0.05
Other segments **	
Current Period 3% 68% 43% 47% 70% 57% 262% 120%	0.51 -8
Previous Period 16% 65% 5% 38% 60% 67% 180% 114%	0.81 -15
Total Miscellaneous	
Current Period 7% 78% 19% 30% 38% 72% 78% 106%	0.50 -9
Previous Period 10% 68% 4% 32% 46% 67% 56% 108%	0.54 -11
10 10 10 10 10 10 10 10	"11
10tal-Current Period 0 10% 63% 2% 31% 40% 66% 56% 107%	1.36

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, 2024

			PART-A Related Party Tra	nsactions			
					Consideration paid	l / received (₹ lakhs)	
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31st March 2024	For the year ended 31st March 2024	For the quarter ended 31st March 2023	For the year ended 31st March 2024
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	458.86	2,483	203.00	917
			Commission on reinsurance ceded	43.60	431	100.14	290
			Claims recovery on reinsurance	304.90	949	221.23	950
			Recovery towards Expenses Incurred	13.80	77	153.28	233
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate					
2	ASSICUIAZIONI GENERALI S.F.A. U.K.	Holding Co	Reinsurance premium ceded	586.77	2,486	716.74	2,333
			Commission on reinsurance ceded	100.34	463	152.65	381
			Claims recovery on reinsurance	(41.63)	65	286.17	356
3	Assicurazioni Generali S.P.A. Hong	Hong Kong Branch of	Reinsurance premium ceded	418.66	712	120.22	862
	Kong	Ultimate Holding Co	Commission on reinsurance ceded	61.93	114	12.15	150
			Claims recovery on reinsurance	3.80	1,079	637.50	650
				0.00	1,212	001100	
4	Assicurazioni Generali S.P.A	Luxembourg Branch of	Reinsurance premium ceded	11,884.23	22,744	8,401.97	21,153
	Luxembourg	Ultimate Holding Co	Commission on reinsurance ceded	1,462.53	3,046	981.58	3,017
			Claims recovery on reinsurance	4,377.71	16,838	4,099.15	15,525
	Ta	T =					
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	82.37	478	(255.44)	33
			Commission on reinsurance ceded	17.60	58	(59.03)	10
			Claims recovery on reinsurance	244.61	314	3.11	19
6	Generali lard S.A.	Fellow Subsidiary	Reinsurance premium ceded	5.19	39	29.10	30
		,	Commission on reinsurance ceded	0.99	4	2.21	2
			Claims recovery on reinsurance	-	-	(0.32)	(4)
		•					
7	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	241.59	561	413.96	639
			Commission on reinsurance ceded	43.30	68	42.36	63
			Claims recovery on reinsurance	0.04	447	-	1,061
	T	T = :: - : : : : : : : : : : : : : : : :					
8	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	4.04	15	5.83	12
			Commission on reinsurance ceded	0.90	2	1.20	2
			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	6,500.00	27,140	15,060.00	24,560
			Interest accrued on Sub-debt - Non Convertible Debentures	791.97	4,010	396.46	420

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, 2024

ror ui	ie year ending 31st March, 2024	I					
11	Key Managerial Personnel	MD & CEO,CFO and					
11	C	Company Secretary,	Remuneration for the period	1,258.56	4,418	481.84	3,616
		Other KMPs & Directors	Insurance Premium received	2.57	10	1.83	7
			Insurance Claims Paid	0.75	1	0.24	8
12	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	Operating expenses incurred on our behalf	10.32	71	67.29	208
			Operating expenses incurred by our company on their behalf	46.99	113	52.11	130
			Rent/Elect. Deposits on our behalf	-	5	3.34	4
			Rent/Elect. Deposits by our company on their behalf	(0.52)	0	(3.39)	1
			Settlement paid/ (received)	-	(53)	-	40
			Insurance Premium Received	0.47	5	-	10
			Unallocated Premium received/(paid)	-	0	(0.67)	1
			Insurance Claims Paid	-	=	0.17	2
			Insurance Premium Paid	-	120	-	152
	•	•					1
13		Joint Venture of Future Enterprises & Generali Group	Commission paid	0.27	4	2.38	16
			Insurance Premium Received	-	4	0.51	8
			Insurance Claims Paid	-	3	0.52	1
		Croup	Unallocated Premium received/(paid)	-	0	1.36	2
14	Shendra Advisory Services Private Limited	Joint Venturer	Operating expenses incurred by our company on their behalf	38.28	58	7.00	7
							İ
	Europ Assistance India Private Limited		RSA Fees, Health & Wellness service & Cyber Service	65.67	336	288.73	433
15		Fellow Subsidiary	Insurance Claims Paid	-	0	9.31	9
			Unallocated Premium received/(paid)	-	0	-	0
	•	•					
16	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	IT Applications, Infrastructure, Architecture, Operation excellence transformation and Procurement Services	-	131	-	-
17	Future Enterprises Limited	Joint Venturer	Insurance Premium	-	-	-	25
			Insurance Claims paid	-	-	8.31	12
		1	Unallocated Premium received/(paid)	_	_	_	3

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, 2024



	PART-B Related Party Transaction Balances - As on March 31, 2024							
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 dobutful debts due from the related party(₹ lakhs)
1	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	37.29	Receivable	-	-	-	-
2	FG & G Distribution Private Limited	Joint Venturer	0.45	Receivable	-	-	-	-
3	Europ Assistance India Private Limited	Fellow Subsidiary	(0.14)	Payable	-	-	-	-
4	Assicurazioni Generali SPA	Ultimate Holding Company	(594.96)	Payable	-	-	-	-
5	Assicurazioni Generali S.P.A. Hong Kong	Branch of Ultimate Holding Company	(526.35)	Payable	-	-	-	-
6	Assicurazioni Generali S.P.A. U.K.	Branch of Ultimate Holding Company	(1,853.88)	Payable	-	-	-	-
7	Generali Espana De Seguros	Fellow Subsidiary	(42.15)	Payable	-	-	-	-
8	Generali Iard S.A.	Fellow Subsidiary	(74.67)	Payable	-	-	-	-
9	Generali Italia S.P.A.	Fellow Subsidiary	(230.90)	Payable	-	-	-	-
	Assicurazioni Generali S.P.A Luxembourg	Fellow Subsidiary	(8,185.07)	Payable	-	-	-	-
11	Generali Versicherung AG	Fellow Subsidiary	(13.21)	Payable	-	-	-	-
12	Generali China Insurance Co. Ltd	Associate	-	Payable	-	-	-	-
13	Generali Horizon B.V.	Fellow Subsidiary	(53,616.42)	Payable	_	-	-	-
14	Shendra Advisory Services Private Limited	Fellow Subsidiary	64.95	Receivable	-	-	_	-

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	Year ended	
	31st March, 2024	31st March, 2023	
Cash Flows from the operating activities:			
Premium received from policyholders, including advance receipts	6,10,065.49	5,40,105.45	
Other receipts	-	-	
Payments to the re-insurers, net of commissions and claims	(76,528.62)	(51,786.71)	
Payments to co-insurers, net of claims recovery	(6,466.55)	(5,289.48)	
Payments of claims	(2,77,763.82)	(2,51,995.52)	
Payments of commission and brokerage	(33,524.14)	(26,891.53)	
Payments of other operating expenses	(1,51,995.98)	(1,31,408.89)	
Preliminary and pre-operative expenses	-	-	
Deposits, advances and staff loans	(0.50)	855.82	
Income taxes paid (Net)	(4,485.00)	(1,664.35)	
Good & Service tax paid	(35,946.11)	(27,206.98)	
Other payments	-	-	
Cash flows before extraordinary items	23,354.77	44,717.82	
Cash flow from extraordinary operations	-	-	
Net cash flow from operating activities	23,354.77	44,717.82	
Cash flows from investing activities:	-	-	
Purchase of fixed assets	(5,361.79)	(3,388.74)	
Proceeds from sale of fixed assets	1.01	10.95	
Purchases of investments	(1,20,441.93)	(1,77,389.30)	
Loans disbursed	(22.50)	-	
Sales of investments	46,232.91	83,718.76	
Repayments received	-	-	
Rents/Interests/ Dividends received	48,014.89	40,790.05	
Investments in money market instruments and in liquid mutual funds (Net)	1,663.95	(14,521.17)	
Expenses related to investments	(0.81)	(0.97)	
Net cash flow from investing activities	(29,914.28)	(70,780.42)	
Cash flows from financing activities:	-	-	
Proceeds from issuance of share capital	-	-	
Proceeds from borrowing	27,140.00	24,560.00	
Repayments of borrowing	-	-	
Interest/dividends paid	(2,070.59)	-	
Share application money pending allotment	-	-	
Net cash flow from financing activities	25,069.42	24,560.00	
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	
Net increase in cash and cash equivalents:	18,509.91	(1,502.59)	
Cash and cash equivalents at the beginning of the year	25,198.50	26,701.10	
Cash and cash equivalents at the end of the year	43,708.41	25,198.50	

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS : AS AT 31st March, 2024

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

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	-	1,84,392	1,96,730
	Policyholders as per NL-12 A of BS	5,62,938	-	5,12,842
(A)	Total Investments as per BS	5,62,938	1,84,392	7,47,330
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	9,099	-	9,099
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	415	-	415
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	33,035	-	33,035
(F)	Advances and Other assets as per BS	53,942	11,837	65,779
(G)	Total Current Assets as per BS(E)+(F)	86,976	11,837	98,814
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,222	2,282	17,504
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	6,59,013	1,96,229	8,55,243
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	15,637	2,282	17,919
	Total Admissible assets for Solvency (excl. current liabilities and			
(M)	provisions)(K)-(L)	6,43,377	1,93,947	8,37,324

(₹ 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	85	-	85
	(b)Leasehold improvements	330	-	330
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	159	-	159
	(b) Premiums receivables relating to State/Central government sponsored schemes	8	-	8
	(c) Deferred Tax Assets	-	2,154	2,154
	(d) Co-insurer's balances outstanding for more than ninety days	5,054	-	5,054
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	6,149	-	6,149
	(f) Other Reinsurer's balances outstanding for more than 180 days;	70	-	70
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	352	39	391
	(h) GST Unutilized Credit outstanding for more than ninety days;		89	
	(i) Assets held for uncliamed amount of Policyholders	3,430	-	3,430

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

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



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

STATEMENT OF LIABILITIES

(₹ lakhs)

		As on 31st I	March, 2024
Item			
No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,45,502	1,85,037
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	2,45,502	1,85,037
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,01,129	1,53,848
(e)	IBNR reserve	1,85,394	1,47,571
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	6,32,025	4,86,457

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, 2024

(₹ 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	63,372	17,140	22,215	13,304	6,337	3,991	6,337
2	Marine Cargo	11,246	8,080	7,327	4,991	1,616	1,497	1,616
3	Marine - Other than Marine Cargo	264	13	89	0	26	13	26
4	Motor	1,74,064	1,64,455	1,19,185	1,15,283	32,891	34,585	34,585
5	Engineering	9,066	1,498	3,551	1,185	907	533	907
6	Aviation	(0)	(0)	631	599	(0)	180	180
7	Liability	3,298	1,408	363	309	495	93	495
8	Health Insurance	1,62,820	1,32,651	1,04,036	82,898	26,530	24,869	26,530
9	Miscellaneous	34,078	24,046	24,839	16,814	4,809	5,216	5,216
10	Crop	42,072	9,286	40,267	10,664	4,207	6,040	6,040
	Total	5,00,280	3,58,577	3,22,502	2,46,048	77,818	77,018	81,932

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 2024

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	6,43,377
	Deduct:	
(B)	Current Liabilities as per BS	1,09,571
(C)	Provisions as per BS	4,86,457
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	47,349
	Shareholder's FUNDS	
(F)	Available Assets	1,93,947
	Deduct:	
(G)	Other Liabilities	56,538
(H)	Excess in Shareholder's funds (F-G)	1,37,409
(I)	Total ASM (E+H)	1,84,758
(J)	Total RSM	81,932
(K)	Solvency Ratio (Total ASM / Total RSM)	2.26

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

PERIODIC DISCLOSURES

FORM NL-27 Products Information

Insurer:

Future Generali India Insurance Company Ltd



Products Information for the quarter ended 31-Mar-2024

List below the products and/or add-ons introduced during the period FY 2023- 2024

1	S.NO	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business(a)	Category of product	Date of allotment of UIN
	44	JET SET SECURE	NA	FGITIOP24165VO12324	TRAVEL	RETAIL	13-Feb-24
	45	HEALTH POWHER	NA	FGIHLIP24180V012324	HEALTH	RETAIL	6-Mar-24

NL-28
(Read with Regulation 10)
Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number: 132
Statement as on: 31st March 2024
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly
Section I
Section I
Section I

PART - A (Rs in Lakhs)

FUTURE GENERALI

No. PARTICULARS

a. Investments-Shareholders
b. Investments-Policyholders AMOUNT 184,392 562,938 SCH 8A Loans Fixed Assets 9,099 10 Fixed Assets
a. Cash and Bank
b. Advances and Other Assets
Current Liabilities
a. Current Liabilities
b. Provisions
c. Misc Exp not written Off
d. Debit Balance of P and L A/c
Application of Funds as per Balance Sheet (A) 33,035 63,625 11 12 457,321 198,622 13 14 15 197,145

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	9,099
3	Cash and Bank Balance (If any)	11	33,035
4	Advances and Other Assets (If Any)	12	63,625
5	Current Liabilities	13	457,321
6	Provisions	14	198,622
7	Misc Exp not written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		-
		TOTAL(B)	-550,184
		(A-R)	747 330

s	e	c	ti	0	n	1

No.	Investment Assets	Reg. %	S	SH .	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	(d) = (b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%	-	46,044	140,570	186,614	25		186,614	184,459
	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	-	95,307	290,965	386,272	51		386,272	381,090
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	Approved Investments		-	52,718	160,945	213,663	28	40	213,703	212,097
	Other Investments		-	526	1,605	2,131	0	0	2,131	0
	c) Approved Investments	Not Exceeding 55%	-	35,918	109,655	145,573	19	(12)	145,561	145,626
	d) Other Investments	Not Exceeding 33 70	-	627	1,915	2,543	0	(69)	2,473	1,793
	Total Investment Assets	100%	-	185,096	565,086	750,182	100	(42)	750,140	740,607

- Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'
 - 2. 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
 - 6. Investment Regulations, as amended from time to time, to be referred

PART - B

NL-28
(Read with Regulation 10)
Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD
Statement of Accretion of Assets
(Business within India)

	Periodicity of Submission : Quarterly							(Rs.in Lakhs)
No	Category Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for Qtr. (B)	% to Total Accrual	Total (A+B)	% to Total
1	Central Government Securities		174,283	24	12,332	32.60	186,614	24.88
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)		362,032	50.82	24,240	64.08	386,272	51.49
3	Investment subject to Exposure Norms							
	a) Housing and Loans to SG for housing and FFE							
	Approved Investments		70,396	10	4,419	11.68	74,815	9.97
	Other Investments		0	0.00	0	0.00	0	0.00
	b) Infrastructure Investments							
	Approved Investments		136,362	19	2,486	6.57	138,848	18.51
	Other Investments		2,118	0.30	12	0.03	2,131	0.28
	c) Approved Investments		140,760	20	4,814	12.73	145,573	19.41
	d) Other Investments		688	0.10	1,855	4.90	2,543	0.34
	Total		712 256	100.00	27 926	100.00	7EN 192	100.00

FORM NL-29-DETAIL REGARDING DEBT SECURITIES



(Rs in Lakhs)

		Det	tail Regarding d	ebt securities				
		Market	Value			Book V	'alue	
	As at 31st March	as % of total	As at 31st	as % of total	As at 31st March	as % of total	As at 31st	as % of total
	2024	for this class	March 2023	for this class	2024	for this class	March 2023	for this class
Break down by credit rating								
AAA rated	305,198	41.57	275,332	41.92	306,825	41.41	278,856.04	41.53
AA or better	40,212	5.48	27,216	4.14	40,133	5.42	27,208.17	4.05
Rated below AA but above A	-	-	2,953	0.45	-	-	2,928.87	0.44
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	380,571	51.84	340,159	51.79	385,746	52.06	351,203.86	52.31
Any other (Unrated)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	8,198	1.12	11,198	1.70	8,198	1.11	11,198.30	1.67
Total (A)	734,180	100.00	656,857	100.00	740,902	100.00	671,395.23	100.00
Break down by Residual Maturity								
Up to 1 year	22,640	3.08	22,870	3.48	22,634	3.05	22,861	3.40
more than 1 year and upto 3years	81,260	11.07	46,787	7.12	81,275	10.97	46,595	6.94
More than 3years and up to 7years	353,348	48.13	279,730	42.59	357,370	48.23	283,498	42.23
More than 7 years and up to 10 years	206,583	28.14	224,790	34.22	209,308	28.25	232,817	34.68
above 10 years	70,348	9.58	82,681	12.59	70,314	9.49	85,625	12.75
Any other (Please specify)	-	ı	•	-	-	ı	•	-
Total (B)	734,180	100.00	656,857	100.00	740,902	100.00	671,395	100.00
Break down by type of the issuer								
a. Central Government	185,466	25.26	164,612	25.06	187,618	25.32	169,607	25.26
b. State Government	195,105	26.57	175,547	26.73	198,127	26.74	181,597	27.05
c. Corporate Securities	345,410	47.05	305,500	46.51	346,958	46.83	308,993	46.02
Any other (Fixed Deposit)	373,710		- 303,300		J+0,930 -	-	-	- 10.02
Any other (Reverse Repo)	8,198	1.12	11,198	1.70	8,198	1.11	11,198	1.67
Total (C)	734,180	100.00	656,857	100.00	740,902	100.00	671,395	100.00

Date: 31st March 2024

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.
- (c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)".

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number: 132



(Rs in Lakhs)

		Bonds / Debentures		Loa	Loans		r Debt	All Othe	er Assets	ŢOTAL	
N o	PARTICULARS	YTD (As on 31 Mar 2024)	YTD (As on 31 Mar 2023)		•	•	YTD (As on 31 Mar 2023)	YTD (As on 31 Mar 2024)	YTD (As on 31 Mar 2023)	YTD (As on 31 Mar 2024)	YTD (As on 31 Mar 2023)
1	Investment Asset (As per Form3A/3B - Total Fund)	346,744.75	309,042.00	-	1	10,696.11	13,539.25	392,741.01	354,729.61	750,181.88	677,310.86
2	Gross NPA	2,810.58	2,921.70	-	-	-	-	-	-	2,810.58	2,921.70
3	% of Gross NPA on Investment Assets(2/1)	0.81	0.95	-	-	-	-	-	-	0.37	0.43
	Provision made on NPA	2,810.58	2,921.70	-	ı	-	-	-	-	2,810.58	2,921.70
5	Provision as a % of NPA(4/2)	100.00	100.00	-	-	-	-	-	-	100.00	100.00
6	Provision on standard assets	-	-	-	ı	-	-	-	1	-	-
7	Net Investment Assets(1 - 4)	343,934.18	306,120.30	-	ı	-	-	ı	ı	747,371.30	674,389.16
8	Net NPA (2 - 4)	-	-	-	ı	-	-	ı	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	1	-	-	1	1	-	-

Name of the Fund: Shareholder's Fund

Statement for quarter ended 31-Mar-2024

CERTIFICATION

- a) 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.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) 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 : 31 Mar 2024 Statement of Investment and Income on Investment Periodicity of Submission : Ouarterly





eriodicity of Su No.	Submission : Ouarterly Category of Investment	Investment Current Quarter Year To Date(Current Year)		Year to date(Previ	ous Year)	(Rs Lakhs)								
	***************************************	Category Code	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
	al Government Securities													
	ntral Government Bonds	CGSB	181,215	3,123	1.72	1.29	172,529	11,839	6.86	5.13	152,723	10,293	6.74	5.00
A2 Spec	ecial Deposits posit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-		-	-	-	-	-	-	-
A4 Trea	asury Bills	CTRB		-	-	-		-	-	-	4,540	36	0.79	
	vereign Green Bonds	CSGB	3,002	54	1.79	1.33	2,024	145	7.15	5.34	1,000	2	0.24	0.18
	nment Securities / Other Approved Securities ntral Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGSL			-	-			-	-			-	-
	te Government Bonds/ Development Loans	SGGB	191,481	3,349	1.75	1.31	186,389	13,027	6.99	5.22	158,293	10,951	6.92	5.13
	te Government Guaranteed Loans	SGGL		-	-	-	-	-	-	-	-	-	-	-
		SGOA	1,530	30	1.94	1.45	1,999	136	6.80	5.08	2,593	171	6.58	4.88
	granteed Equity ng and Loans to State Govt for housing and fire fighting	SGGE	-	-		-	-	-		-	-	-	-	-
	ins to State Govt. for Housing	HLSH		-		-	-	-	-	-	-	-	-	
		HLSF	-	-	-		-	-		-	-	-		-
6 C3 Term		HTLH	-	-	-		-	-	-	-	-	-	-	-
7 C4 Com 8 C5 Hous		HTLN HMBS	-		-	- :			-	-	-	-	-	-
		HDPG		-	-	-	-	-	-	-	-	-	-	-
0 C7 Bond	nds/Debentures issued by HUDCO	HTHD	6,490	113	1.74	1.30	6,514	455	6.99	5.22	6,577	459	6.97	5.17
	nds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	-	-	1.82	-	-	-	-	-	-	-		
		HTDA	65,186	1,188	1.82	1.36	67,402	4,964	7.36	5.50	67,152	5,108	7.61	5.64
		HFDN				-	-			-		-	-	-
		HFDA	-		-		-				-	-		
6 C13Deb	bentures / Bonds / CPs / Loans	HODS	-	-	-	-	-		-	-	-	-	-	-
	structure Investments	ISAS	-	-	-	-	-		-	-	-	-	-	-
	rastructure - Other Approved Securities rastructure - PSU - Equity shares - Quoted	ITPE	308	-5	-1.60	-1.19	304	- 55	18.24	13.63	-		-	-
0 D3 Infra	rastructure - Corporate Securities - Equity shares - Quoted	ITCE	-		-	-	-		-	-	-		-	-
1 D4 Infra	rastructure - PSU - Equity Shares - Unquoted	IENQ	-	-	-	-	-	-	-	-		-	-	-
	rastructure - Equity and Equity Related Instruments (Promoter Group)		-	-	-	-	-	-	-	-	-	-	-	-
	rastructure - Equity and Equity Related Instruments (Promoter Group) rastructure - Securitised Assets (Approved)	IEPG IESA	-	-		-	-	- :		-		-	-	-
	rastructure - Securitised Assets (Approved) rastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG	<u> </u>	-			-	- :		-		-	-	-
		IDDF	5,907	118	1.99	1.49	3,736	203	5.44	4.07	-	-	-	-
7 D10 Infi	frastructure - PSU - Debentures/ Bonds	IPTD	96,130	1,694	1.76	1.32	96,498	6,980	7.23	5.41	84,701	6,491	7.66	5.68
	frastructure - PSU - CPs	IPCP ICTD	16,332	-	1.92	1.44	17,895	1,401	7.83	5.85	16,789	1,310	7.80	5.79
		ICCP	10,332	314	1.92	1.44	17,895	1,401	7.83	5.85	16,789	1,310	7.80	5.79
		ILWC		-	-	-	-	-		-	-	-		-
2 D15 Infi	frastructure - PSU - Debentures/ Bonds	IPFD	-		-	-	-	-	-	-	-	-		-
3 D19 Infi		EIIT	1,955	8	0.40	0.30	2,292	182	7.94	5.93	2,333	240	10.30	7.64
		ICFD ILBI	17,631	344	1.95	1.46	17,573	1,404	7.99	5.97	10,759	571	5.30	3.93
	ang Term Bank Bonds Approved Investment- Affordable Housing	HLBH	2,505	-	- 1.55	- 1.40	2,505	- 1,101	- 7.33	-	-		-	- 3.33
		IODS	943	12	1.30	0.97	971	22	2.31	1.73	989	5	0.46	0.34
	rastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	ed Investment Subject To Exposure Norms J - (Approved Investment)-Equity Shares quoted	EAEO	275	- 93	33,90	25,33	264	319	120.94	90.38	41	-	-	-
		EACE	1,354	46		2.54	1,354	46	3.39	2.54		-		
2 E3 PSU-	J-(Approved Investments) -Equity Shares -quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-
3 E4 Corp		ETCE	-	-	-	-	-		-	-	-	-	-	-
	porate Securities (Approved Investment) -Equity Unquoted	EENQ EEUQ	-	-	-	-	-		-	-	-	-	-	-
6 F7 Fquit		EFES	-		-	-	-	-	- :		-	-	-	-
		EEPG	-	-	-		-			-	-	-		-
8 E9 Corp	porate Securities - Bonds - Taxable	EPBT	125,653	2,590	2.06	1.54	113,536	9,410	8.29	6.19	81,944	6,789	8.29	6.15
		EPBF	-	-	-	-	-	-	-	-	-	-	-	-
	proprate Securities (Approved Investment) -Pref Shares proprate Securities (Approved Investment) -Investment in Subsidiaries	EPNQ ECIS	-	-	-	-	-	-	-	-	-	-	-	-
	prorate Securities (Approved Investment) - Debentures	ECOS	-	-	-	-	-	-		-	-	-	-	-
3 E14 Cor	rporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
		ECDI	-	-	-	-	-	-	-	-	-	-	-	-
		ELPL	-	-	-	-	-	-		-	-	-		-
		ELPL	- :	-	<u> </u>	<u> </u>		-				-		
8 E19 Loa		ELMO	-		-	-	-	-	-	-	-		-	-
9 E20 Der	eposits - Deposit with scheduled banks	ECDB		-			-	-	-		193	8	4.39	
	eposits - CDs with Scheduled Banks	EDCD ECMR	2,332	19 162	0.83	0.62 1.23	2,378	121 644	5.08	3.80 4.98	4,502	42 603	0.93	
	eposits - Money at call and short notice with banks /Repo CIL (Approved Investement) - CBLO	ECBO ECBO	9,872	- 102	1.65	- 1.23	9,652	- 044	- 0.07	4.58	11,177	- 003	5.39	4.00
3 E24 Cor	mmercial Papers issued by all India Financial Institutions rated very	ECCP	2,497	2	0.09	0.07	2,497	2	0.09	0.07	983	22	2.20	1.63
4 E25 Apr	plication Money	ECAM	1,345	-	-	-	123	-	-	-	-	-	-	-
		EDPD	-	-	-	-	-	-	-	-	-	-	-	-
		EUPD EPPD						-		-		-		
		EUPS	-	-			-	-	-	-	-	-	-	-
9 E30 Per	rpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
	utual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	0	-	-	-	0	-	-	-	0	-	-	-
		EMPG EETF	-	-	-	-	-			-	-	-		-
	han Approved Securities	EE II		-							- :	-	-	-
4 F1 Othe	er than Approved Investments -Bonds -PSU- Taxable	OBPT	-	-	-	-	-		-	-	-	-	-	-
5 F2 Othe	er than Approved Investments -Bonds -PSU- Tax free	OBPF	-	-			-	-		-	-	-	-	-
		OESH	724	-4	0.66	0.49	348	217	65.67	49.07	1,183	401	33.86	25.11
		OEPG OLDB		-	-	-	930	-3 28	0.16 3.03	0.12 2.27	1,963	185	9.43	7.00
7 F4 Equit 8 F5 Other		ODPG		-	-	-	-		-	-		-	-	-
8 F5 Othe			-	-	-		-	-		-	-	-	-	-
8 F5 Othe 9 F6 Debe 0 F7 Com	nmercial Papers	OACP					-	-	-	-	-	-	-	-
8 F5 Othe 9 F6 Debe 0 F7 Com 1 F8 Othe	nmercial Papers er than Approved Investments -Pref Shares	OPSH		-	-									-
8 F5 Othe 9 F6 Debe 0 F7 Com 1 F8 Othe 2 F9 Othe	nmercial Papers er than Approved Investments -Pref Shares er than Approved Investments -Venture fund	OPSH OVNF		-	-		-	-	-	-	-	-	-	
8 F5 Othe 9 F6 Debe 0 F7 Com 1 F8 Othe 2 F9 Othe 3 F10 Oth	nmercial Papers er than Approved Investments -Pref Shares er than Approved Investments -Venture fund her than Approved Investments -Short Trem Loans (Unsecured	OPSH OVNF OSLU	-	-	-	-	-		-	-	-	-	-	-
8 F5 Othe 9 F6 Debe 0 F7 Com 1 F8 Othe 2 F9 Othe 3 F10 Oth 4 F11 Oth 5 F12 Mut	nmercial Papers er than Approved Investments -Pref Shares er than Approved Investments -Venture fund her than Approved Investments -Short Trem Loans (Unsecured her than Approved Investments -Term Loans (without charge) trush Funds - Deldy Income/ Serial Pansy, Liquid Schemes	OPSH OVNF	0	-	-		0	-	-	-	0	-	-	
8 F5 Othe 9 F6 Debe 0 F7 Com 1 F8 Othe 2 F9 Othe 3 F10 Oth 4 F11 Oth 5 F12 Mut 6 F13 Mut	Innercial Papers er than Approved Investments -Pref Shares er than Approved Investments -Veriture fund her than Approved Investments -Short Trem Loans (Unsecured her than Approved Investments -Short Trem Loans (Unsecured her than Approved Investments -Term Loans (without charge) tusel Funds - Load Investments - Term Loans (without charge) tusel Funds - Load Investments - Term Loans (without charge) tusel Funds - Load Investment - Short Group - tusel Funds - Load Investment - Short Group - Short	OPSH OVNF OSLU OTLW OMGS OMPG	- - - 0	-	-	-	- - 0	-	-	-	0	-	-	
8 F5 Othe 9 F6 Debe 0 F7 Com 1 F8 Othe 2 F9 Othe 3 F10 Oth 4 F11 Oth 5 F12 Mut 6 F13 Mut 7 F14 Der	Innercial Papers er than Approved Investments -Pref Shares er than Approved Investments -Venture fund ther than Approved Investments -Venture fund ther than Approved Investments -Short Trem Loans (Unsecured ther than Approved Investments - Trem Loans (without charge) tutus Funds - Delby Income/ Serial Plans / Louid Schemes tutus Funds - (under Insurer's Promoter Group) revolved Instruments	OPSH OVNF OSLU OTLW OMGS OMPG OCDI	-	-	-	-	- - 0	-	-	-	- - 0	-	-	-
8 F5 Othe 9 F6 Debb 0 F7 Com 1 F8 Othe 2 F9 Othe 3 F10 Oth 4 F11 Oth 5 F12 Mut 6 F13 Mut 7 F14 Der 8 F15 Sec	Innercial Papers er than Approved Investments -Pref Shares er than Approved Investments -Veriture fund her than Approved Investments -Veriture fund her than Approved Investments -Short Trem Loans (Unsecured her than Approved Investments -Term Loans (without charge) trust Funds - Debt / Income/ Serial Plans/ Liquid Schemes trust Funds - Load of Investments - Load Funds - Load Funds - Load - Investments Group) rivative Instruments curitised Assets (underlying assets Housing Loan/ Infrastructure	OPSH OVNF OSLU OTLW OMGS OMPG OCDI OPSA	- - - 0	-	-	-	- - 0 -		-	-	- - 0 -	-	-	-
8 F5 Othe 9 F6 Debs 0 F7 Com 1 F8 Othe 2 F9 Othe 3 F10 Oth 4 F11 Oth 5 F12 Mut 6 F13 Mut 6 F13 Mut 7 F14 Der 8 F15 Sec 9 F16 Equ	Innercial Papers or than Approved Investments -Pref Shares or than Approved Investments -Venture fund the than Approved Investments -Noto Trem Loans (Unsecured her than Approved Investments -Tooth Trem Loans (Unsecured her than Approved Investments -Term Loans (without charge) tual Funds - Delby Income/ Serial Panes / Liquid Schemes tual Funds - (under Insurer's Promoter Group) remotive Instruments curlisted Assets (underlying assets Housing Loan/ Infrastructure tulty Shares (PSJ & Unitisted)	OPSH OVNF OSLU OTLW OMGS OMPG OCDI	- - - 0	-	-	-	0	-	-	-	0	-	-	-

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 orevious vear column. the floures 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 YTO Income on investment shall be reconciled with floures in P8L and Revenue account

6 Investment Requisitors, as amorded from time to time, to be referred

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number: 132 Statement as on:31st March 2024 Statement of Down Graded Investments Periodicity of Submission: Quarterly



(Rs in Lakhs)

									(KS III Lakiis)
No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
Λ	During the quarter								
_	During the dualter								
1	NIL								
	· ·								
В	As on Date								
	AS ON Date								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012	CARE	CARE AAA	CARE AA+	3/24/2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	1	10/9/2012		CARE AA+	CARE AA	10/8/2018	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	i	10/9/2012		CARE AA	CARE A+	3/6/2019	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	10/9/2012		CARE A+	CARE A	4/18/2019	
- 5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012		CARE A	CARE BBB	5/18/2019	
6	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	1	10/9/2012		CARE BBB	CARE BB	8/24/2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	1	10/9/2012		CARE BB	CARE D	9/20/2019	
8	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250	1/3/2012		CAREAAA	CARE D	9/17/2018	
9	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI		1/15/2015		ICRA AA	ICRA AA+		Rating upgraded only by ICRA
	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI		1/15/2015		ICRA AA+	ICRA AA	5/21/2019	Rating upgraded only by ICRA
	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	500	1/15/2015		AAA(IND)	AA+(IND)	6/28/2018	
12	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	1	1/15/2015	ICRA	AAA(IND)	ICRA AA+	11/14/2018	Rating upgraded only by ICRA
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		5/20/2015		ICRÀ AA	ICRA AA+	5/23/2023	Rating upgraded only by ICRA
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1	5/20/2015		AAA(IND)	ICRA AA	5/21/2019	
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	5/20/2015		AAA(IND)	AA+(IND)	6/28/2018	
16	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1	5/20/2015	ICRA	AAA(IND)	ICRA AA+	11/14/2018	Rating upgraded only by ICRA
17	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	475	8/29/2018	CARE	AAA(IND)	CARE D	9/17/2018	
18	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	475	8/29/2018	CARE	AAA(IND)	CARE D	9/17/2018	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	CARE	AAA(IND)	CARE AA	10/8/2018	
20	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	1/20/2012	BRICKWORKS	AAA(IND)	BWR AA	2/15/2019	
21	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	1/20/2012	CARE	AAA(IND)	CARE A+	3/6/2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	1/20/2012	CARE	AAA(IND)	CARE A	4/18/2019	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB]	1/20/2012	BRICKWORKS	AAA(IND)	BWR A+	4/19/2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400	1/20/2012	BRICKWORKS	AAA(IND)	BWR A	5/4/2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 400	1/20/2012		AAA(IND)	CARE BBB	5/18/2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	1/20/2012	BRICKWORKS	AAA(IND)	BWR BBB	6/26/2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	1/20/2012	CARE	AAA(IND)	CARE BB	8/24/2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB]	1/20/2012	BRICKWORKS	AAA(IND)	BWR BB	9/10/2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	1/20/2012	CARE	AAA(IND)	CARE D	9/20/2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1		BRICKWORKS	AAA(IND)	BWR D	9/25/2019	
31	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	931	9/21/2015	ICRA	AAA(IND)	ICRA D	9/17/2018	

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 3/31/2024



(Rs in Lakhs)

	Reinsurance R	isk Concentra	ation			
S.No.	Reinsurance Placements	No. of	Premium ced	ed to reinsurers (Upto t	he Quarter)	Premium ceded to
		reinsurers	Proportional	Non-Proportional	Facultative	reinsurers / Total
	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	5	396	0	492	0.63%
3	No. of Reinsurers with rating A but less than AA	70	42,661	3,552	8,091	38.32%
4	No. of Reinsurers with rating BBB but less than A	13	3,657	900	872	3.83%
5	No. of Reinsurres with rating less than BBB	3	1	-	138	0.10%
	Total (A)	91	46,715	4,452	9,593	42.88%
	With In India					
1	Indian Insurance Companies	12	3	-	817	0.58%
2	FRBs	7	31,170	9,991	1,409	30.04%
3	GIC Re	1	35,029	2,419	104	26.50%
4	Other (to be Sepecified)		=	-	-	0.00%
	Total (B)	20	66,201	12,411	2,331	57.12%
	Grand Total (C)= (A)+(B)	111	112,916	16,862	11,924	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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN Period upto the quarter ended 31-Mar-2024



(Amount in Rs. Lakhs)

											Miscellaneo	us							
SI.No. State / Union Territory	Fire		Marine Cargo	Total Marine		Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's	Public/ Product	Engineering	Aviation	Crop Insurance	Other segments (b)	Total Miscellaneous	Total
State / Gillon Territory	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								
STATES ^c																			
1 Andhra Pradesh	65		1	1	390	1.222	1.612	37	116	2	40	14	4	27			21	1.834	1,900
2 Arunachal Pradesh									-								-		
3 Assam	50		0	0	245	908		154		0	154	0		-	-	119	58	1.487	
4 Rihar	123			-	144			16	0		16	0	0	17	-	-	138	428	
5 Chhattisoarh	48		16	16	106	230		8	3	0	8	4	0	9	-		148	507	571
6 Goa	6			-	66	48		2	1	0	2	0		0	-		1	119	125 3.850
7 Guiarat	524		246					994		8	1.002	120	30	166	-		130	3.080	
8 Harvana	65		11	11	399	289		52		1	53	1	3	2	-	-	66	862	938
9 Himarhal Pradesh	49		0			17					2		0		-	1.207	59	1.300	1.349
10 3harkhand	49		13			232		565			565	10		59	-	-	84	1.183	1.245
11 Karnataka	416		90		1.962	4.326		13.121			13,124	17		84	-	3,207	67		
12 Kerala	76		5			5.112		696				6	11	9	-		47	6.576	6.657
13 Madhva Pradesh	128		31	31	447	1.216	1.664	193			195	13	2	39	-		139	2.067	2,226
14 Maharashtra	5.184	0	2.017		6.819	5.361	12.179	32.432	3.009	25	32.457	311	354	678	-	194	2.950	52.133	59.334
15 Manipur	-		-	-	-	-	-	-			-	-	-	-	-		-		-
16 Meghalaya				-				-	-		-	-		-	-		-		
17 Mizoram				-					-		-				-		-		-
18 Nagaland				-				-	-		-	-		-	-		-		-
19 Orlicha	72		6	6	78	294		457		0	457	1	0	4	-	448	89	1.373	1.452
20 Puniab	105		30	30		686		388	29	42		1	1	5	-	-	53	2.408	2,543
21 Raiasthan	99		39	39	524	2.227		102	14	4	106	6	1	69	-	3	111	3.062	3,200
22 Sikkim	5			-	8	16		0	1		0				-		2	28	33
23 Tamil Nadu	689	-	176			3.002		935			940	52	57		-	2.065	152	7,388	8,252
24 Telangana	1.079		83		1.055	1.730		2.733	261			164	32		-	-	124	6.634	7.797
25 Tripura	12			-	9	51		4	1		4				-		15		
26 Uttarakhand	72		0	0	120	131		- 11			11	1	0	6	-		66	352	424
27 Uttar Pradesh	311		38			2.398		1.083	170			6	1	30	-		310	5.742	6.090
28 West Bengal	571		119	119	350	1.275	1.626	1.418	(8)		1.420	24	6	149	-		265	3,482	4.172
TOTAL (A)	9.797		2.921	2.921	18.406	31.419	49.824	55.401	4.356	127	55.528	751	571	2.021	-	7.244	5.095	125.391	138.108
UNION TERRITORIESC																			
 Andaman and Nicobar Islands 	0			-	1	3	4		-						-		-	4	
2 Chandigarh	178		36					198				9			-		39	1.434	
3 Dadra and Nagar Haveli	-			-	-		-	-			-		-	-	-		-	-	-
4 Daman & Diri				-				-	-		-				-	-	-		-
5 Govt. of NCT of Delhi	781		242			1.896	4.517	7.848	322	7	7.855	35	201	384	-		1.289	14.602	
6 Jammu & Kashmir	5		-	-	53	122		5	0	. 0	5	3			-		9	192	
7 Ladakh				-				-	-		-				-		-		
8 Lakshadweep		-	-	-	-			-	-	-	-	-	-		-	-	-		
9 Pudurherry	13			-	69	175		5	1	0	5	1	0	0	-	-	7	257	271
TOTAL (B)	977	-	278	278	3,259	2.813	6.072	8.056	349	12	8.068	47	211	400	-	-	1.343	16.489	17.744
Outside India			-	-	-	-	-	-	-	-	-		-	-	-	-			-
1 TOTAL (C)	+ :	-	-	-		-	-	-			-	-	-	-	-				-
	40.774		3.198	2.400	24.664	24.222	55.896	63.457	4,705	420	63.596	798	781	2.424		7,244		141.879	155.852
Grand Total (A)+(B)+(C)	10,774	0	3,198	3,198	21,664	34,232	55,896	63,457	4,705	139	63,596	798	781	2,421	-	7,244	6,438	141,879	155,852

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN Period upto the quarter ended 31-Mar-2024



(Amount in Rs. Lakhs)

												Miscellaneous								
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's	Public/ Product	Engineering	Aviation	Crop Insurance	Other seaments (b)	Total Miscellaneous	Total
SI.No. St	tate / Union Territory	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								
	STATES ^c																			
1 Andhr	a Pradesh	222	-	4	4	1.262	4,409	5.671	220	163	10	230	64		85	-		6	6.288	6.514
2 Arunac								-	-			-		-						-
3 Assam	2	159		2	,	765	1.890	2.655	345	2		345			0		6	57 19	3,864	4.02
4 Bihar		382		1 1	î	564				3		1.141		1	55					3.090
5 Chhatt	timarh	205		27	27							30		1	18				1.294	1.526
6 Gna		25		0		291						10			1 0				7 491	
7 Guiarat	et.	2,488		947		3.474	1.951								570			51	7 11.622	15.05
8 Harvan	na	288		45		1.646						179		4	16			27	3.431	
9 Himadi	hal Dradach	63		0		26	48	74		7		-	1	0			1,2	07 8		1,436
10 Jharkh	hand	189		34	34		809	1.647	1.704	67		1.705	23	2	98			31		
11 Kamat	taka	1.843		937			10.476		14.859	502	13		2 60	341	180		15.3	74 31	7 48.691	
12 Kerala		260		13				14.119		62			7 23		33	(0)			16.988	17.261
13 Madhy		492		113				4,082	740	65	12			12	85					
14 Mahara	rashtra	29.524	264								142			1.498	2.611	(0)) 2.5			
15 Manipu	ur	-	-				-	-			-		-	-		-				-
16 Megha	alaca																			
17 Mizorar																				
18 Nagala	and																			
19 Odieba		279		18	18	320	1.009	1.329	2.078	14	1	2.079		1	50	-	17.1	35 31	20.922	21.219
20 Puniab	h	576		156			2,263	6,625	975	147				2	23		-		8,206	8,938
21 Rajasti	than	348		84											178		2.5	51 38		
22 Sikkim		12				37							1 0				-		78	
23 Tamil N	Made	3.229		822	822	3.245	6.445			224	21	3.091	215	153	582		2.0	55 54	16.565	20.617
24 Telang	nana	5 160		405					10.547											30.174
25 Tripura	2	51		1 1	1	19					-	17			1.00					
26 Uttarak		216		1	1	507		933	99			96		1	11	-		20	1.327	1.544
27 Uttar P	Pradach	953		160	160							2,911	18	6	140				19,192	20,305
28 West B	Rengal	2,605		526											407			86		
	TOTAL (A)	49.567				67.066			124.646					2,349	7.110	(0) 41.57	7 26.83	372.195	432.090
U	JNION TERRITORIESC																			_
1 Andar	man and Nicobar Islands	0				5	18	23			-	-	0		0				24	24
2 Chandi		725		119					469	50	23	492		26	98			26		
	and Nagar Haveli			-			-	-										-	-	-
4 Daman	n & Diu		-			-		-			-	-	-	-					-	
5 Govt. o		4.753		980		10.851	7.419	18.270	21.736	789	40	21.777	7 107	682	1.238			3.87		
6 Jammu		18		0		195			15			16		-	0	-				
7 Ladakh		-					-	-				-	-	-		-		-		
8 Laksha																			-	
9 Puduct		60		1	1	305	471	775	13	6		13	3 2		1			2		
	TOTAL (B)	5.556		1.100	1.100	13.001	9.826	22.827	22.233		64			708	1.338	-	-	4.18		58.999
Outei	ide India		· .									l .					+ .			-
Outsis																				
1	TOTAL (C)	-							-	-			-	-			-			
Grany	d Total (A)+(B)+(C)	55,123	264	11,164	11,428	80,067	93,997	174.064	146,879	15,279	662	147,541	3,553	3.057	8,448	(0)) 41.57	7 31,01	424,539	491,090

Note:

(S) Season disclosure to be made for seament/sub-seament which contributes more than 10 percent of the total cross direct orenium (C) have channesse under States / Union Territories by Gort. of India are to be suitable incorporated in the statement (d) For the Quarter and Union the Quarter information are to be shown in separate sheets

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Future Generali India Insurance Co.Ltd Name of the Insurer:

Q4-2023-24 JAN 2024-MAR 2024



(Amount in Rs. Lakhs)

SI.No.	Line of Business	For the Quar	ter	For the correspondi	ng quarter of the	upto the o	quarter	Up to the corresponding	quarter of the previous
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	10,774.27	93,823.00	10,051.54	73,820.00	55,122.99	335,611.00	48,178.25	270,279.00
2	Marine Cargo	3,198.26	16,755.00	2,914.73	15,361.00	11,163.65	67,774.00	10,693.15	73,009.00
3	Marine Other than Cargo	0.05	•	-	-	264.23	3.00	245.82	2.00
4	Motor OD	21,664.19	390,050.00	26,733.50	499,814.00	80,067.18	1,278,492.00	79,253.89	1,569,346.00
5	Motor TP	34,232.07	105,575.00	31,713.78	116,693.00	93,997.22	359,054.00	90,851.99	377,909.00
6	Health	63,457.07	30,696.00	33,333.91	33,973.00	146,879.32	117,211.00	76,616.50	129,531.00
7	Personal Accident	4,704.52	45,651.00	4,497.57	35,002.00	15,279.16	162,461.00	10,866.87	471,683.00
8	Travel	138.53	4,274.00	84.06	2,732.00	661.65	18,884.00	477.22	13,351.00
9	Workmen's Compensation/	797.53	4,765.00	960.41	5,205.00	3,553.47	20,702.00	3,735.19	19,385.00
10	Public/ Product Liability	781.42	2,464.00	778.05	1,433.00	3,056.64	6,665.00	2,877.57	5,337.00
11	Engineering	2,421.20	1,753.00	1,596.34	1,350.00	8,447.68	6,293.00	7,041.52	5,734.00
12	Aviation	-	-	-	-	(0.08)		37.44	2.00
13	Crop Insurance	7,244.41	209.00	21,863.46	221.00	41,577.40	631.00	94,014.69	29,968.00
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	6,438.34	57,050.00	8,352.94	106,527.00	31,019.24	411,324.00	29,733.51	452,918.00
	Grand Total	155,851.87	753,065.00	142,880.29	892,131.00	491,089.74	2,785,105.00	454,623.60	3,418,454.00

- (a) Premium stands for amount of gross direct premium written in India (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) 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

Q4-2023-24 JAN 2024- MAR 2024



SI.No.	Channels	For the	e Quarter	Upto the	Quarter	For the correspon	nding quarter of	Up to the corres	ponding quarter of the
						the previ	ous year		ious year
		No. of	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
		Policies	(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)
1	Individual agents	118,099	16,320.97	460,068	56,139.07	139,743	14,749.96	494,226	49,263.96
2	Corporate Agents-Banks	214,293	8,909.17	755,731	35,854.63	176,176	9,165.25	996,454	32,919.42
3	Corporate Agents -Others	26,529	1,360.98	87,820	4,995.32	17,093	955.31	71,276	3,977.30
4	Brokers	315,102	95,584.00	977,856	259,414.04	350,651	57,807.92	1,062,687	167,376.78
5	Micro Agents	2	510.65	10	1,251.08	-	0.31	5	1.67
6	Direct Business- Officers/Employees-Online (Through								
Ь	Company Website)-Others	(36,359)	21,735.12	108,654	97,236.46	85,020	49,253.53	383,235	168,445.23
7	Common Service Centres(CSC)	-	-	5	0.15	1	0.04	66	0.64
8	Insurance Marketing Firm	9,810	665.01	17,986	1,191.82	345	76.32	524	121.93
9	Point of sales person (Direct)	101,785	9,841.87	363,155	31,742.19	119,873	10,127.73	396,558	29,534.48
10	MISP (Direct)	3,741	917.63	13,171	3,191.14	2,781	721.22	11,737	2,834.80
11	Web Aggregators	63	6.47	649	73.83	448	22.69	1,686	147.38
12	Referral Arrangements	-	-	-	-	-	-	-	0.00
13	Other (to be sepcified) (i) (ii)	-	-	-	-	-	-	-	-
	Total (A)	753,065	155,851.87	2,785,105	491,089.74	892,131	142,880.29	3,418,454	454,623.60
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	753,065	155,851.87	2,785,105	491,089.74	892,131	142,880.29	3,418,454	454,623.60

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 year ending 31-Mar-2024



																			No. of claims only	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,310	975	4	979	10,023	9,274	19,297	8,168	559	53	8,780	570	86	375	132	638		2,305	34,472 626,219 621,650 4,569
2	Claims reported during the period	4,305	17,449	2	17,451	247,916	7,914	255,830	207,060	3,372	257	210,689	1,417	110	1,482	84	2,269		132,582	626,219
	(a) Booked During the period	4,194	17,085	2	17,087	247,380	7,649	255,029	205,417	3,093	252	208,762	1,358	106	1,431	48	2,254		131,381	621,650
	(b) Reopened during the Period	111	364	-	364	536	265	801	1,643	279	5	1,927	59	4	51	36	15		1,201	4,569
	(c) Other Adjustment (to be specified)																			
	(i)				-			-				-								•
3	Claims Settled during the period	3,787	16,587	-	16,587	247,069	5,716	252,785	187,177	2,664	77	189,918	1,325	109	1,308	130	2,226		132,389	600,564 578,251
	(a) paid during the period	3,272	15,508	-	15,508	231,301	5,635	236,936	187,177	2,664	77	189,918	736	16	891	129	2,156		128,689	578,251
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	515	1,079	-	1,079	15,768	81	15,849	-	-	-	-	589	93	417	1	70	-	3,700	22,313
4	Claims Repudiated during the period	270	211	-	211	2,390	642	3,032	15,453	580	147	16,180	41	5	40	-	-		730	20,509
	Other Adjustment (to be specified) (i)		-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	7	15	-	15	414	128	542	13	10		23	5		3		34	49,395	34	50,058
6	Claims O/S at End of the period	1,558	1.626	6	1.632	8,480	10.830	19.310	12,598	687	86	13.371	621	82	509	86	681		1.768	39.618
	Less than 3months	310	870	1	871	8,480 7,188	1.867	9,055	10,467	424	38	10,929	269	15	216		89		1,227	22,981
	3 months to 6 months	410	321	1	322	626	1,477	2,103	1,176	68	27	1,271	166	12	97		168	-	225	4,774
	6months to 1 year	262	95	-	95	161	1,909	2,070	862	96	12	970	110	30	38	17	117	-	89	3,798
	1 year and above	576	340	4	344	505	5,577	6,082	93	99	9	201	76	25	158	69	307	-	227	39,618 22,981 4,774 3,798 8,065

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 year ending 31-Mar-2024 (Apr23-Mar24)

																		(Amount in Rs. Lakhs)		
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	44,105	5,763	47	5,809	8,673 73,936 73,268	97,783	106,455	5,666	1,788	220	7,674	1,945	571	3,363	19	7,526		5,844	183,312 386,123 362,804 23,318
2	Claims reported during the period	35,785	7,014	2	7,016	73,936	64,735	138,671	132,778		217	139,511	2,839	291	5,020	177	30,986		25,826	386,123
	(a) Booked During the period	34,705	6,829	2	6,831		62,979	136,247	116,634	6,457	157	123,247	2,598	290	4,918	140	30,909	-	22,920	362,804
	(b) Reopened during the Period	1,080	185	-	185	668	1,757	2,424	16,145	59	60	16,264	241	1	102	38	78	-	2,906	23,318
	(c) Other Adjustment (to be specified) (i)				-			-				-								-
3	Claims Settled during the period	19,954	5,854	1	5,855	74,322 74.322	38,642 38,642	112,977	95,757 95,757	5,151	91	100,999	2,072	104	2,603	574	35,003 35,003		22,926	303,053 303,053
	(a) paid during the period	19,954	5,854	1	5,855	74,322	38,642	112,977	95,757	5,151	91	100,999	2,072	104	2,603	574	35,003		22,926	303,053
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	- 1	-	-		-	- 1		-		-		-	-	-		-
	Other Adjustment (to be specified) (i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8	2	-	2	151	136	287	0	4	-	5	3		1		13	2,462		2,789
6	Claims O/S at End of the period	41,026	5,998	40	6,039	7,854	120,013	127,863	5,430	2,018	226	7,674	2,187	513	5,793	75	2,105		7,215	200,494 33,963 31,358 35,213 99,960
	Less than 3months	2,673 12.502	1,625 703	1	1,626 704	4,858 1,247	16,548 13.223	21,401 14,469	4,319 462	987	37	5,343 727	695	41	826		91		1,262	33,963
	3 months to 6 months			1	704	1,247					21		446	33	1,279	-	229	-	968	31,358
	6months to 1 year	10,711	470	-	470	232	19,077	19,308	544		44	819	578	204	1,873	2	468	-	780	35,213
1	1 year and above	15,140	3,200	38	3,239	1,518	71,166	72,684	106	556	123	785	468	234	1,815	73	1,318	-	4,205	99,960

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 (d) Repudiation amount is included in Claims Settled mentioned at S.No 3(a)

FORM NL 38	Development of Losses	(Annual Submission)		FUTURE
Name of the insurer	Future Generali India I	nsurance Company Ltd.	Within India Amount Rs. In Lakhs	FUTURE GENERALI TOTAL INSURANCE SOLUTIONS
Reporting Period	FYE 31-Mar 24	LOB Third Party	Amount Rs. In Lakes	
	Acident year Cohort			

		7				1	Amount Ks.	III Lakiis									
Reporting Period	FYE 31-Mar 24		LOB	Third Party													
	Acident year Co	hort															1
	FYE 31-Mar	FYE 31-Mar	FYF 31-Mar	FYE 31-Mar	FYF 31-Mar	FYE 31-Mar	FYF 31-Mar	FYE 31-Mar	FYF 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYF 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYF 31-Mar
Particulars	2008**	2009**	2010**	2011**	2012**	2013**	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
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	73,405
Net Claims Provisions*		208	656	868	1.087	14,329	11.020	24,213	21,938	27,373	39,342	44,712	49,249	48,273	57.887	66,311	67.385
Net Claims Provisions	-	208	030	000	1,067	14,529	11,020	24,213	21,930	21,/3/	39,342	44,/12	49,249	40,2/3	37,007	00,311	07,363
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	14,468	I .
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	19,399		
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	15,230	13,333	-	
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	13,273	13,250			
five year later		1,397	3,957	9,469	12,911	13,610	10.608	11.803	12,215	10.897	15,120	13,746	15,275	· .			<u> </u>
six year later	-	1,536	4,437	10.288	13.837	14.862	11.526	12,423	14.041	12,324	16,769	13,740	-		-		
seven year later		1.619	4,799	10,904	15,378	16.165	11,867	13,646	15,403	13,181	10,703	· .					
eight year later	1	1,703	4,992	11.930	16,368	16,711	12,692	14,416	16,065	13,161					-		
nine year later	+ :	1,705	5,395	12,447	16,671	17.843	13.044	14,994	- 10,003	-			-	-	-	-	<u> </u>
ten vear later		1,754	5,596	12,703	17,798	18,343	13,563	14,554	-				-		-	<u> </u>	<u> </u>
eleven year later	+ :	1,772	5,814	13,393	18,341	18,647	13,303		-	-		- :	-	<u> </u>	-	<u> </u>	
		1,775	6,103	13,648		,-						_		_			_
twelve years later		1,775	6,103	13,648	18,719	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later fourteen years later		1,824	6,282	13,917		-	-	-	-						-	-	-
	-			_	-							-	-	-			_
fifteen years later	-	1,862	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	-	-	-		-	-	-	-	-	-	-	-	-	-		_	-
Ultimate Net Loss Cost - Re-estimated																	
one year later	Т.	T .		T .		19.521	25.705	22,715	25.819	27.169	36.899	40.341	49,900	49.765	62,450	69.100	T -
two year later		-	-	l .	7.984	21,170	19,579	23.822	26,680	25,962	30,461	33,481	46,843	47,786	60.196		
three year later		· .	-	7,874	16.290	22,195	19,661	24.049	25,763	22,543	30,858	27,338	29.016	31,940	00,150		<u> </u>
four year later			3.981	13.046	19,963	22,285	19,306	23.094	23,448	22,389	26,704	23,759	25,123	32,340			<u> </u>
five year later		1.605	6.290	15,768	19,848	22,260	19,177	21,672	24,006	20,485	25,705	21,653	23,123				
six year later		2.063	7.150	16,325	19,813	22,200	18,186	22,410	22,441	19,646	24,272	21,033	-		-	-	-
seven year later		2,003	7,130	15,992	20.321	22,132	18,656	20,757	21.675	18,411	24,272		-				
eight year later	+ :	2,214	6,775	16,264	21,356	23,308	17.612	20,737	20,711	10,411			-	<u> </u>	-	<u> </u>	-
	_	2,232	6,944	16,797	21,336	23,308	16,993	19,419	20,711	- :	- :	- :	- :	-	-	-	-
nine year later	-							-,-				_		<u> </u>	_		-
ten year later		2,233	7,241 7.371	17,079 16.169	23,453 23.099	22,801 22,465	16,730	-	-	-	-	-	-	-	-	-	-
eleven year later	-						-	-	-	-	-	-	-	-	-	-	-
twelve years later	-	2,256	6,937	16,176	23,038	-	-	-	-	-	-	-	-	-	-	-	-
thirteen years later	-	2,144	6,976	16,272	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	-	2,128	7,021	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	-	2,151	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL 38	Development of I	Losses (Annua	l Submission)														
Name of the insurer	Future Generali I	ndia Insuranc	Company Ltd]		Within India	n Lakhs			FU GE	TURE NEBALI					
Reporting Period	FYE 31-Mar 24]	LOB	Long tail]	Amount its	II LUKIIS			TOTAL INSURANCE	SOLUTIONS					
	Acident vear Coh	ort															
	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar
	2008**	2009**	2010**	2011**	2012**	2013**	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Ultimate Net Loss Cost - Origin	0		184	265	800	1,017	1,515	1,735	1,703	2,418	1,845	2,082	2,212	2,990		4,147	4,747
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	3,637
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	3,029	-
two year later	0		158	232	754	825	1,023	1,184	1,040	1,331	1,168	1,353	1,310	2,515	2,757		-
three year later	0	41	166	240	788	841	1,044	1,277	1,048	1,361	1,176	1,413	1,382	2,633	-	-	-
four year later	0	42	176	244	803	858	1,053	1,324	1,063	1,363	1,247	1,434	1,423	-	-	-	-
five year later	0	42	178	255	811	871	1,053	1,353	1,065	1,385	1,255	1,446	-	-	-	-	-
six year later	0	37	181	259	808	881	1,105	1,362	1,081	1,410	1,280	-	-	-	-	-	-
seven year later	4	38	185	259	814	881	1,123	1,371	1,110	1,577	-		-	-	-	-	-
eight year later	4	38	185	259	815	885	1,124	1,375	1,122	-	-		-	-	-	-	-
nine year later	4	38	185	260	832	885	1,134	1,376	-	-	-	-	-	-		-	-
ten year later	4	38	186	260	832	913	1,141	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38	186	260	832	962	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38	186	260	832	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	4	38	186	260	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4		186	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-es	timated																
one year later		-	-	-		1,017	1,211	1,427	1,367	1,629	1,407	1,755	1,777	3,009		3,408	
two year later	-		-	-	800	991	1,242	1,363	1,245	1,570	1,443	1,539	1,749	3,137	3,586	-	-
three year later	-			265	858	1,016	1,227	1,387	1,242	1,597	1,390	1,547	2,143	3,166	-	-	-
four year later	-		184	271	873	943	1,169	1,409	1,229	1,550	1,357	1,587	2,149	-		-	-
five year later	-	43	184 189	273 263	862 852	926 926	1,169 1,227	1,439	1,225	1,568	1,362	1,538	-	-	-	-	-
six year later	0	37	189	263	852 836	926	1,227	1,440 1.450	1,243	1,606	1,355	-	-	-	-	-	-
seven year later eight year later	4	38	192	262	848	935	1,244	1,450	1,238	1,/21	-	-	-	-	-	-	- :
nine year later	4		192	262	848	931	1,257	1,475	1,240	-	-	-	-	-	-		
ten year later	4	38	192	265 265	854	941	1,206	1,448	-	-	-	-	-	-	-	-	
eleven vear later	4		194	265	846	987	1,204			-	-	- :	-			-	
twelve years later	4	38	193	261	860	307						-	-	-			
thirteen years later	4	38	193	261	860		-		-		-	-	-			-	-
fourteen years later	4		193	201	-	- :	-		-	-	- :	-	-	-	-		-
fifteen years later	4	38	193		-		-		-		-	-	-	-			-
sixteen years later	4						-										
Sixteen years later	-	-	-	-	-			-	-	-						-	

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489 545 63 (175) 417

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[|] Favourable / (unfavourable) | (3) | 4 | (9) | 4 | (60) | 30 | 311 | 288 | 464 | *Claims Provision is including of outstanding claims, IBNR / IBNRR & 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 FYE 31-Mar 24 LOB Short Tail Reporting Period Cumulative Payment as of one year later two year later three 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 89,482 120,703 127,260 36 36 19 18 11,808 11,809 11,913 26,837 26,575 26,743 35,610 36,269 36,878 36,939 40,610 41,076 41,326 41,496 55,346 56,521 56,901 57,070 57,104 57,230 57,305 57,387 54,695 55,062 55,309 48,828 49,116 49,254 48,315 48,577 48,701 49,327 49,390 76,642 77,359 77,580 4,642 4,577 4,563 4,563 4,972 4,968 4,969 4,966 4,966 4,969 91,852 93,181 123,121 67,900 68,119 55,331 six year later seven year later eight year later nine year later ten year later eleven year later 10,891 10,896 10,907 10,951 10,965 10,985 37,020 37,091 37,138 37,262 37,344 41,551 41,660 41,774 41,804 41,858 55,203 55,243 55,435 49,631 49,714 twelve years late 27,404 thrirteen years later fourteen years later 4,969 4,969 10,993 10,991 17,806 fifteen years later sixteen years later 13 13 4,969 41,571 42,228 42,487 42,562 57,314 57,439 58,143 58,093 52,989 51,294 51,045 83,516 79,704 79,723 79,108 96,006 94,989 95,239 133,068 one year later two year later three year later four year later five year later 27,586 27,358 27,435 19,009 17,943 17,999 12,093 56,718 57,054 50,713 4,614 37,648 42,615 58,068 50,619 50,863 69,135 18 13 13 27,474 27,489 27,627 42,672 42,729 42,679 56,430 56,353 56,312 six year later 11,045 11,029 17,870 17,894 58,245 58,032 50,627 50,465 50,144 eight year later 11,051 57,948 57,744 11,039 11,074 11,038 11,035 10,990 11,024 17,989 17,995 17,908 17,868 17,854 27,627 27,611 27,644 27,615 37,684 37,689 37,532 nine year later ten year later 42,630 42,377 eleven year later 4,972 sixteen years later 13 | Favourable | funfavourable | def | 5 | (358) | 1,069 | 1,155 | (29) | (3,147) | 1,511 | (1,931) | 2,855 | 1,817 | 7,750 | 3,085 | 7,710 | 5,165 | 4,884 | 4,177 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,178 | 4,

FORM NL 38	Development of Losses (Annual Submission)
Name of the insurer	Future Generali India Insurance Company Ltd.



Name of the insurer	Future Genera		unce compan	,u.	1			Within India Amount Rs. I	n Lakhs			TOTAL INSURANCE	SOLUTIONS				
Reporting Period	FYE 31-Mar 2		LOB	Total]											
	Acident year	Cohort															
	FYE 31-Mar 2008**		FYE 31-Mar 2010**	FYE 31-Mar		FYE 31-Mar	FYE 31-Mar	FYE 31-Mar 2015	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar 2020	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Ma
Particulars		2009** 6,262	16,257		2012**	2013** 54,923	2014 57,802	82,593	2016 85,329	2017 82,076	2018 99,246	2019 119,790	138,826	2021 152,042	196,919	2023	2024
Ultimate Net Loss Cost - Origina Net Claims Provisions*	19	260	843	27,148 1.215	36,370 1.883	16,787	24.897	41,895	39,662	44,573	59,246	71.836	79,759	81.912	98.236	105,777	110.6
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	144,757	
two year later	37	5,944	14,422	23.806	34,487	45,527	48,623	63,121	62,916	55,620		74,435	86,336	106,591	145,277	-	
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	111,044	-	-	T .
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	92,276	-	-	-	
five year later	19	6,002	15,015	27,328	40,678	51,420	53,157	70,225	68,610	61,804	65,702	83,311	-		-	-	
six year later	19	6,545	15,510	28,183	41,612	52,763	54,182	70,889	70,325	63,365	67,440	-	-		-	-	
seven year later	16	6,625	15,880	28,819	43,274	54,137	54,650	72,247	71,756	64,471	-	-	-		-	-	
eight year later	16	6,709	16,084	29,859	44,388	54,734	55,589	73,096	72,622	-	-	-	-		-	-	
nine year later	16	6,709	16,530	30,474	44,719	55,990	55,983	73,758	-	-							
ten year later	16	6,759	16,747	30,746	45,861	56,600	56,562		-	-	-	-	-	-	-	-	
eleven year later	16	6,779	16,985	31,448	46,449	56,965			-	-		-	-	-	-	-	
twelve years later	16	6,782	17,273	31,705	46,955	-	-	· .	-	-		-	-	-	-	_	
thrirteen years later	16	6,831	17,349	31,983	-	-	-		-	-		-	-	-	-	_	
fourteen years later	16	6,840	17,458	-		-	-		-	-		-		-	-	-	
fifteen years later	16	6,869	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
sixteen years later	16	-		-	-	-		-			-	-	-	-	-	-	
Ultimate Net Loss Cost - Re-est	imated																
one year later	-					54,923	68,487	81,456	85,468	80,021	91,295	112,774	135,193	148,780	196,108	205,576	Τ.
two year later					36,370	59,166	63,049	82,624	85,294	78,296	83,198	105,372	128,296	145,912	192,087	203,570	
three year later	-			27.148	44,506	60,733	63,375	83,579	83,658	74,834	83,293	98.362	110.882	130.345	-	-	
four year later			16,257	31,260	48,270	60,853	63,037	82,596	81,395	74,652	79,185	94,649	106,380	-	-	_	
five year later	-	6,262	17,547	34.040	48,169	60.833	62,962	81,179	82,285	72,672	77.930	92,326	-	-	-	-	
six year later	19	7.137	18,384	34,459	48,139	60,723	62.086	82.095	80.114	71.879	75,771	32,320	-		-	-	
seven vear later	16	7,271	18,292	34,147	48,646	61.174	62,629	80.239	79,265	70,597		-	-		-	-	
eight year later	16	7,379	18,018	34,442	49,832	61,942	61,547	79,645	78,262	-	-	-	-	T -	-	-	
nine year later	16	7.316	18,175	35.052	50,294	61,677	60.829	78,610		-	-	-	-		-	-	
ten year later	16	7,353	18,509	35,339	51,918	61,452	60,310	-	-	-	-	-	-		-	-	
eleven year later	16	7,289	18,602	34,338	51,590	60,984	-	-			-	-	-		-	-	
twelve years later	16	7,289	18,165	34.305	51,513	-	-		-	-	-	-	-		-	-	
thirteen years later	16	7.162	18,159	34.387	-	-		-			-	-	-		-	-	
fourteen years later	16	7,131	18,237		-	-		-				-	-		-	-	
fifteen years later	16	7,162	-	-		-	-	T -		-	-	-	-		-	-	
sixteen years later	16	-,		-	-	-				-	-	-	-		-	-	
Favourable / (unfavourable) de		(900)		(7,239)	(15,143)	(6,061)	(2,508)	3,983	7,067	11,479	23,475	27,464	32,446	21,697	4,832	4,596	
Claims Provision is including o																	



FORM NL 38	Development of Losses (Annual Submission)	TOTAL INSURANCE SOLUTIONS
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 31-Mar-2024 (Jan24- mar24)

Against of Claims (Claims naid)

	Ageing of Claims (Claims paid)																
SI.No.	Line of Business	No. of claims paid Line of Business > 1 month > 3 months > 6 months > 1 year > 3 years						Amount of claims paid						Total No. of claims paid	Total amount of claims paid		
SI.NO.	Line of business	upto 1 month	and <=3	and <= 6	and <= 1	and <= 3	and <= 5	> 5 years	upto 1 month			and <= 1	and <= 3	and <= 5			
			months	months	year	years	years			months	months	year	years	years			
1	Fire	537	161	106	91	54	5	1	546	363	717	1,074	1,066	148	6	955	3,919
2	Marine Cargo	4,148	507	197	85	25	1	3	695	330	283	214	467	0	33	4,966	2,022
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	46,140	7,090	985	219	60	11	20	10,979	4,889	1,683	454	113	17	20	54,525	18,155
5	Motor TP	84	164	285	373	287	77	93	732	908	1,490	2,028	1,742	651	1,176	1,363	8,727
6	Health	58,873	2,568	264	12	3	-	1	29,146	1,065	71	16	4	-0	0	61,721	30,303
7	Personal Accident	885	56	27	9	1	-	2	1,661	26	62	22	0	-0	66	980	1,837
8	Travel	2	7	7	3	4	1	1	0	2	5	25	21	1	0	25	54
9	Workmen's Compensation/ Employer's liability	2	25	72	55	12	3	1	6	12	84	150	53	17	0	170	322
10	Public/ Product Liability	0	1	1	2	1	0	1	1	1	2	1	21	1	0	6	27
11	Engineering	109	71	49	16	29	1	1	240	52	116	50	566	7	50	276	1,081
12	Aviation	-	-	-	4	2	-	-	5	-	8	14	3	-	-	6	30
13	Crop Insurance	111	303	15	4	-	-	1	3,886	2,481	3	5	-	-	1	434	6,377
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	23,870	925	193	103	244	2	3	4,469	341	477	99	255	-1	4	25,340	5,644

Note: (a) Other segments includes Credit Insurance.

Upto the quarter ending 31-Mar-2024 (Apr23- mar24)

(Rs in Lakhs)

Ageing of Claims (Claims paid)

	Ageing of Claims (Claims paid)																
SI.No.	Line of Business	No. of claims paid						Amount of claims paid						Total No. of claims paid	Total amount of claims paid		
31.110.		upto 1		> 3 months		,	> 3 years		upto 1		> 3 months			> 3 years			
		month	and <=3 months	and <= 6 months	and <= 1 vear	and <= 3	and <= 5 vears	> 5 years	month	and <=3 months	and <= 6 months	and <= 1 vear	and <= 3	and <= 5 years	> 5 years		
1	Fire	1,656	546	426	347	210	59	28	2,655	2,071	1,807	5,602	5,890	541	1,387	3,272	19,954
2	Marine Cargo	12,941	1,409	726	285	108	14	25	1,982	1,080	1,118	973	667	-1	34	15,508	5,854
3	Marine Other than Cargo	-	-		-	-	-	-	-	-	-	1	-	-	-	-	1
4	Motor OD	194,924	30,590	4,365	1,021	293	30	78	47,287	18,006	6,048	2,186	487	53	254	231,301	74,322
5	Motor TP	203	488	1,270	1,709	1,192	352	421	4,837	2,855	6,922	8,905	8,922	2,907	3,294	5,635	38,642
6	Health	168,032	15,991	2,716	285	145	2	6	82,600	10,913	1,821	247	163	6	6	187,177	95,757
7	Personal Accident	2,318	195	89	31	7	3	21	4,445	302	184	69	62	12	78	2,664	5,151
8	Travel	14	25	19	10	6	1	2	14	4	11	38	22	1	0	77	91
9	Workmen's Compensation/ Employer's liability	24	169	287	187	55	8	6	148	156	654	677	299	66	71	736	2,072
10	Public/ Product Liability	-	3	6	2	3	-	2	6	2	43	3	49	2	0	16	104
11	Engineering	348	232	119	110	68	8	6	515	216		508	887	11	53	891	2,603
12	Aviation	12	8	27	26	43	13	-	35	8	110	173	238	10	-	129	574
13	Crop Insurance	534	1,200	273	124	12	-	13	8,043	19,218	6,967	772	1	-	1	2,156	35,003
	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	89,799	4,116	3,279	13,306	18,136	16	37	16,940	1,844	1,933	1,670	373	20	146	128,689	22,926

Note: (a) Other segments includes Credit Insurance.

FORM NL-41 OFFICES INFORMATION

As at:

Date: March 31, 2024

Name of the Insurer: Future Generali India Insurance Company Limited



SI. No.	Office	Information	Number			
1	No. of offices at the beginning of the	year	153			
2	No. of branches approved during the		11			
3	No. of branches opened during the	Out of approvals of previous year	1			
4	year	Out of approvals of this year	9			
5	No. of branches closed during the year		3			
6	No of branches at the end of the year	160				
7	No. of branches approved but not op	ened	2			
8	No. of rural branches		0			
9	No. of urban branches		160			
	No. of Directors:-					
	(a) Independent Director		(a) 3			
10	(b) Executive Director		(b) 1 (MD & CEO)			
10	(c) Non-executive Director		(c) 8 (including 3 Independent Directors)			
	(d) Women Director		(d) 1			
	(e) Whole time director		(e) 1 (MD & CEO)			
	No. of Employees					
11	(a) On-roll:		(a) 2625			
1 11	(b) Off-roll:		(b) 1066			
	(c) Total		(c) 3691			
	No. of Insurance Agents and Interme	diaries				
	(a) Individual Agents,		(a) 9366			
	(b) Corporate Agents-Banks		(b) 32			
	(c)Corporate Agents-Others		(c) 26			
12	(d) Insurance Brokers		(d) 642			
12	(e) Web Aggregators		(e) 6			
	(f) Insurance Marketing Firm		(f) 33			
	(g) Motor Insurance Service Providers	s (DIRECT)	(g) 102			
	(h) Point of Sales persons (DIRECT)		(h) 27436			
	(i) Other as allowed by IRDAI (To be	specified)	(i)			

Employees and Insurance Agents and Intermediaries - Movement

Employees and insurance Agents and intermedianes inovement										
Particulars	Employees	Insurance Agents and Intermediaries								
Number at the beginning of the	3709	36636								
quarter										
Recruitments during the quarter	362	1148								
Attrition during the quarter	380	141								
Number at the end of the quarter	3691	37643								

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: 31 March, 2024



Board of Directors and Key Management Persons										
SI. No.	Name of person	Designation	Role /Category	Details of change in the period, if any						
1	Mr. Parveen Kumar Gupta	Independent Director (Chairman)	Independent Director (Chairman)	-						
2	Dr. Devi Singh	Independent Director	Independent Director	-						
3	Mr. Shailesh Haribhakti	Independent Director	Independent Director	-						
4	Mr. Roberto Leonardi	Non-Executive Director	Non-Executive Director	•						
5	Ms. Valentina Sarrocco	Non-Executive Director	Non-Executive Director	-						
6	Mr. Luis Roset Sucar	Non-Executive Director	Non-Executive Director	-						
7	Mr. K B Vijay Srinivas	Non-Executive Director (Additional)	Non-Executive Director (Additional)							
8	Mr. Ajai Kumar	Non-Executive Director (Additional)	Non-Executive Director (Additional)							
9	Mr. Anup Rau	Managing Director & Chief Executive Officer	Key Management Person	-						
10	Mr. Ashish Lakhtakia	Chief Legal & Compliance Officer and Company Secretary	Key Management Person	-						
11	Mr. Devi Dayal Garg	Chief Financial Officer	Key Management Person	-						
12	Mr. Jatin Arora	Appointed Actuary	Key Management Person	-						
13	Mr. M. Raghavendra Rao	Chief Distribution Officer	Key Management Person	Superannuated on March 31, 2024						
14	Mr. Deepak Prasad	Chief Operating Officer	Key Management Person	-						
15	Mr. Ajay Panchal	Chief Risk Officer	Key Management Person	-						
16	Mr. Milan P. Shirodkar	Chief of Investments	Key Management Person	•						
17	Ms. Ritu Sethi	Chief Internal Audit Officer	Key Management Person	-						
18	Ms. Ruchika Malhan Varma	Chief Marketing Officer	Key Management Person	-						
19	Mr. Abhishek Singh	Chief Bancassurance Officer	Key Management Person	-						
20	Mr. Akshaya Kashyap	Chief People Officer	Key Management Person	-						
21	Ms. Smita Tibrewal	Chief Insurance Officer	Key Management Person	Apointed w.e.f February 08, 2024						
22	Mr. Ramit Goyal	Chief Distribution Officer	Key Management Person	Apointed w.e.f April 01, 2024						

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 COMPANT LTD Upto the Quarter ending on: 31st Mar 2024



(Amount in Rs. Lakhs)

			(Allioulit III KS. Lakiis)	
Rural	& Social Obligations (Q	Quarterly Returns)		
Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
FIDE	Rural	25,312	2,880	3,135,079
FIRE	Social	·-	-	· · · · -
MADINE CARGO	Rural	2,338	436	1,968,354
MAKINE CARGO	Social	-	-	-
MARINE OTHER THAN CARGO	Rural	1	252	78,739
MAINTE OTHER THAN CARGO		-	-	-
MOTOR OD		7,490	3,722	350,605
1101010100		<u>-</u>	-	-
MOTOR TP		106,756	6,908	-
		-	-	-
HEALTH		·		40,711
				19,566
PERSONAL ACCIDENT		,		145,334
		~	_	470,075
TRAVEL		1,18/		135,717
		725		- 00 210
Workmen's Compensation/ Employer's liability		/25	116	90,218
		120	- 44	42 560
Public/ Product Liability				42,560
				717,200
Engineering		-	-	717,200
		_	_	_
Aviation		-	-	_
		149	17,935	49,443
Crop	Social		-	-
Missellensson	Rural	50,858	1,045	1,062,269
Miscellaneous	Social	-	-	-
T-1-1	Rural	210,879	35,524	7,816,228
ıotai	Social	49	14,555	489,641
	Line of Business FIRE MARINE CARGO MARINE OTHER THAN CARGO MOTOR OD MOTOR TP HEALTH PERSONAL ACCIDENT TRAVEL	Particular Rural Social	Rural Social Company Soc	Particular No. of Policies Issued Premium Collected Social 25,312 2,880 Social - - -

⁽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: 454,624 lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 90,852 lakhs
- (v) Obligation of the Insurer to be met in a financial year: 93,581 lakhs

Statement Period: period ending 31st March 2024

	(₹ lal	khs)
Items	For the quarter ended March, 2024	Upto the quarter ended March, 2024
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	6,847.84	19,874.30
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	27,384.23	74,122.92
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	34,232.07	93,997.22
Total Gross Direct Motor Own damage Insurance		
Business Premium	21,664.19	80,067.18
Total Gross Direct Premium Income	1,55,854.16	4,91,089.74

FROM NL-45 GRIEVANCE DISPOSAL

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED



FUTURE
GENERALI
TOTAL INSURANCE SOLUTIONS

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO January 1, 2024 to March 31, 2024 DURING THE FINANCIAL YEAR 2023-24

SI. No.	Particulars	Opening Balance * Complaints Resolved / Settled during the quarter				Complaints Pending at the	Total complaints registered upto the	
		As of beginning of	Additions during	•	Partial		end of the	quarter during the
		the quarter	the quarter	Accepted	Accepted	Rejected	quarter	financial year
1	Complaints made by the customers							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claim	11	181	41	5	138	8	675
c)	Policy Related	1	53	46	2	5	1	142
d)	Premium	0	2	0	0	2	0	7
e)	Refund	0	4	3	0	1	0	11
f)	Coverage	0	1	0	0	1	0	3
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	1
i)	Others	0	18	14	0	3	1	51
	Total Number of complaints:	12	259	104	7	150	10	890

2	Total No. of policies during previous year:	3418454			
3	Total No. of claims during previous year:	489389			
4	Total No. of policies during current year:	2785105			
5	Total No. of claims during current year:	626219			
6	Total No. of Policy Complaints (current year) per	0.77			
6	10,000 policies (current year)	0.77			
	Total No. of claim Complaints (current year) per	10.78			
	10,000 claims registered (current year)	10.76			

^{**} 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	Complaints made by Intermediaries	Total
	Unto 7 davis		o .	
a)	Upto 7 days	10	U	10
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	10	0	10

^{*} 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

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

FUTURE For the Quarter ending: Q4 FY23-24
GENERALI Statement as on: 31st March 2024

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against / Abstain)	Reason supporting the vote decision				
	NIL										

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2023-2024.



5.N	UIN	lucts approved by end of the FY to be provided) Name of the Product	No. Of	Date of	Incurred Claims	Combined Ratio	% age	% age	No. Of	No. Of	% of	Age-wis	e distributi	on of Policies (classif	ication of	policies ba	sed on the age
	u.		Lives Insured	Launch (DD-	Ratio (ICR)	(CR)	of Claims Settled (in terms of	of Claims Repudiat ed (in terms of	Complai nts	Complai nts Resolved	policies renewed out of total no. Of	No of	No of Policies complet ed 1 year and	No of Policies completed 3 years not more than 3 years but Less than 5	No of Policies complet ed 5years	No of Policies complet ed 10 years	Total No. Of Policies
							number of claims)	number of claims)			policies due for renewal		more than 1 years and less than 3 years	Years	or more than 5 years But less than 10 years	and more than 10 years	
	a	b	c	d	e	f	q	h	i	i	k		m	n	0	р	q=l+m+n+o-
	FCTD4TD100401/021710	ACCIDENT CUDAVCUA	1,00000	02 5-4 2010	20/	450/	C 40/	170/	١,		200/	10200	25626	10022	12550	6244	1007
	FGIPAIP18040V021718	ACCIDENT SURAKSHA		02-Feb-2018	2%	45%	64%	17%		1 3	38%				13558		1602
	FGIHLGP22108V022122	ALPA BIMA-GROUP		01-Oct-2021	26%			15%		1 .	21%		5 5	2	0	0	
	FGIHLIP20160V011920	AROGYA SANJEEVANI POLICY, FUTURE GENERALI INDIA INSURANCE CO. LTD.		06-May-2021	-9%	46%	0%	0%		1 2	100%	12		<u> </u>	<u> </u>	0	
	FGIHLIP21076V012021	CORONA KAVACH POLICY, FUTURE GENERALI INDIA INSURANCE CO. LTD.		09-Jul-2020	0%	0%		5%		1 .	0%		-				
	FGIHLIP21075V012021	CORONA RAKSHAK POLICY, FUTURE GENERALI INDIA INSURANCE CO. LTD.		09-Jul-2020	24790432%		46%	14%		3				-			_
	FGIHLIP24025V012324	D.I.Y HEALTH		02-Jun-2023	49%	100%	67%	19%		-	3 0%			0			2
	FGIHLIP23059V012223	FG HEALTH ABSOLUTE		01-Sep-2022	56%	97%	78%	14%		19							
	FGIHLIP23052V032223	FUTURE AAROGYA BIMA		05-Sep-2022	65%	95%	68%	12%			1070	194					
	FGIHLIP23053V032223	FUTURE ADVANTAGE TOP - UP		05-Sep-2022	21%		64%	15%			2 76%		4486	3830	368	26	12
	FGIHLGP21154V022021	FUTURE ADVANTAGE TOP - UP - GROUP		01-Oct-2020	-2%		0%	0%		(0%		0	1	0	0	
	FGIHLIP22104V022122	FUTURE CRITICARE		01-Oct-2021	4%	30%	0%	50%		1 (78%						
	IRDAI/HLT/FGII/P-T/V.I/2/16-17	FUTURE EASY TRAVEL SCHENGEN		13-Jun-2016	-353%	-256%	0%	100%		(0%					0	
	IRDAI/HLT/FGII/P-T/V.I/1/16-17	FUTURE EASY TRAVEL WORLDWIDE		13-Jun-2016	-10590%	-10890%	33%	33%		(0%			0	0	0	
	FGIHLGP22109V032122	FUTURE HEALTH PROTECT-GROUP		01-Oct-2021	12%	11%		34%			l 0%		0		0	0	
	FGIHLIP25017V052425	FUTURE HEALTH SURAKSHA		28-Jan-2023	104%			9%									
16	FGIHLIP22105V022122	FUTURE HOSPICASH	2782	01-Oct-2021	57%	93%	67%	21%	4	4	1 37%	889	178	104	67	8	1
	FGIHLGP23154V042223	FUTURE POORNA SURAKSHA - GROUP		11-May-2023	5%	43%	84%	13%		(0%	39		0	0	0	
18	FGITIDP21520V022021	FUTURE STUDENT SURAKSHA	551	04-Feb-2021	-165%	-46%	25%	75%	0	(0%	468	3 0	0	0	0	
19	IRDA/NL-HLT/FGII/P-T/V.I/76/13-14	FUTURE TRAVEL SURAKSHA	22006	24-Jun-2013	-50%	53%	28%	47%	2	2	2 30%	16279	0	0	0	0	16
20	IRDA/NL-HLT/FGII/P-T/V.I/78/13-14	FUTURE TRAVEL SURAKSHA- SCHENGEN TRAVEL	0	21-Feb-2014	0%	0%	0%	0%	0	(0		0	0	0	0	
21	IRDAI/HLT/FGII/P-T/V.I/30/16-17	FUTURE TRAVEL SURAKSHA SELECT	943	07-Dec-2016	-80%	2%	0%	42%	0	(0%	709	0	0	0	0	
22	FGIHLIP24138V042324	FUTURE VARISHTA BIMA	7062	05-Mar-2024	65%	91%	77%	12%	14	14	1 84%	1516	1669	1611	189	4	4
23	FGIHLGP21490V012021	GROUP AROGYA SANJEEVANI POLICY, FUTURE GENERALI INDIA INSURANCE CO	. 0	20-Nov-2020	0%	0%	0%	0%	C		0	(0	0	0	0	
24	FGIHLIP22013V022122	FUTURE VECTOR CARE	75	21-Jun-2021	-1457%	-1459%	16%	68%	15	15	5 0%	26	18	0	0	0	
25	FGIHLGP21165V022021	GROUP HEALTH INSURANCE (REVISED)		01-Oct-2020	104%			6%		4:			109	51	86	0	
26	FGIHLGP21164V022021	GROUP HEALTH INSURANCE (SMALL AND MID-SIZE GROUPS)	-30235	01-Oct-2020	75%	103%	88%	7%	14	14	1 35%	322	368	208	33	0	
	FGIHLGP22111V032122	GROUP LOAN BIMA	0	01-Oct-2021	0%	0%	0%	0%			0	(0	0	0	0	
	FGIHLGP21545V022021	GROUP PERSONAL ACCIDENT (REVISED)		02-Jul-2021	48%	114%	66%	21%			1 37%			179	282		
	FGIHLIP24180V012324	HEALTH POWHER		07-Mar-2024	0%		0%	0%		(0%			<u> </u>	0	0	
	FGIHLIP24139V032324	HEALTH SUPER SAVER		05-Mar-2024	-24%	-10%	82%	15%	40	38		25					2
	FGIHLIP23220V052223	HEALTH TOTAL		02-May-2023	113%	138%	85%	12%		73			10974	11325	9210	113	34
32	FGIPAGP18010V011718	JANATA PERSONAL ACCIDENT - GROUP		27-Aug-2017	10616%	10708%	42%	28%	1	. (0%	(0	0	0	0	
33	FGITIOP24165VO12324	JET SET SECURE	0	16-Feb-2024	0%	4272%	0%	0%	0	(0%	5	0	0	0	0	
34	IRDAI/HLT/FGII/GOVT.SCHEME-PMSBY/15/2015-16	PRADHAN MANTRI SURAKSHA BIMA YOJANA	5632281	01-Jun-2015	64%	90%	58%	16%	2	1	1 25%	3	3 0	0	0	0	
35	FGIPAIP21623V012021	SARAL SURAKSHA BIMA, FUTURE GENERALI INDIA INSURANCE CO. LTD.	348	01-Apr-2021	-12%	61%	0%	0%	0	(45%	335	11	0	0	0	
36	FGITIDP20115V011920	SHUBH YATRA	914	27-Jul-2020	0%	165%	0%	0%	0	(0%	710	0	0	0	0	
	FGITGDP19124V011819	SHUBH YATRA GROUP		09-Apr-2019	0%	142%	0%	0%	0		0%	9	0	0	0	0	
	FGIHMIP22106V032122	SUKSHMA HOSPI-CASH (MICRO-INSURANCE PRODUCT)		01-Oct-2021	0%		0%	0%		(0%		0	0	0	0	
	FGIHMGP22107V032122	SUKSHMA HOSPI-CASH GROUP (MICRO-INSURANCE PRODUCT)		01-Oct-2021	0%	0%	0%	0%	0	(0%		0	0	0	0	
	FGIHLIP22112V032122	SURAKSHIT LOAN BIMA		01-Oct-2021	42%			13%		1 () 4%		63	2	0	0	1
						,,,,,	1				1	T	1	_	1		
41	FGIHLIP22234V012122	FG HEALTH ELITE	0	26-Sep-2022	0%	0%	0%	0%	0	1 (n (c	() n	0	0	0	
	FGIHLIP23198V012223	HIV & Disability Suraksha, Future Generali India Insurance Company Limited	0	10-Apr-2023	0%	0%	0%	0%		1 () 0	(0	0	0	0	
		, , , and a second seco	T		0.00	0.0	1 70	370	T	T (T	<u> </u>	Ť	İ	T	T	
43	FGIHLGP24118V012324	DISABILITY INCOME PROTECTION	0	05-Dec-2023	0%	0%	0%	0%	0	1 () n	() n	0	0	0	

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



DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

Future Generali India Insurance Company Limited

Date:31.03.2024

Information as at 31.03.2024

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

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

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	115,448	1,658	0
Number of lives serviced	298,538	4,004,326	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
PAN INDIA	PAN INDIA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	8168
ii.	Number of claims received during the year	154126
iii.	Number of claims paid during the year (specify % also in brackets)	140524(87%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	16559(10%)
v.	Number of claims outstanding at the end of the year	5506

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

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	52%	40%	51%	47%	
2	Within 1-2 hours	36%	49%	36%	43%	
3	Within 2-6 hours	8%	10%	8%	8%	
4	Within 6-12 hours	1%	1%	1%	1%	
5	Within 12-24 hours	3%	1%	3%	1%	
6	>24 hours	0%	0%	0%	0%	
	Total	100%	100%	100%	100%	

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

Description (to be reckoned from the date of receipt of last necessary	Individual		Group		Governm	nent	Total		
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
Within 1 month	18352	92%	79397	93%	0	0%	97749	93%	
Between 1-3 months	1169	6%	5072	6%	0	0%	6241	6%	
Between 3 to 6 months	227	1%	732	1%	0	0%	959	1%	
More than 6 months	217	1%	12	0%	0	0%	229	0%	
Total	19965	100%	85213	100%	0	0%	105178	100%	

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	17
3	Grievances resolved during the year	17
4	Grievances outstanding at the end of the year	0

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



DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

Future Generali India Insurance Company Limited

Date:31.03.2024

Information as at 31.03.2024

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

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

Medi Assist Insurance TPA P Ltd.

Validity of agreement with the TPA: $\ from \ 17/08/2023 \ to \ 16/08/2026$

(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	0	70	0
Number of lives serviced	0	522,145	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
PAN INDIA	PAN INDIA

d. Data of number of claims processed:

	namber of claims processed	
i.	Outstanding number of claims at the beginning of the year	7
ii.	Number of claims received during the year	36,609
iii.	Number of claims paid during the year (specify % also in brackets)	31086(85%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	2231(6%)
٧.	Number of claims outstanding at the end of the year	3,299

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

		Individual	Policies (in %)	Group Policies (in %)			
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***		
1	Within <1 hour	0%	0%	93%	84%		
2	Within 1-2 hours	0%	0%	3%	8%		
3	Within 2-6 hours	0%	0%	3%	6%		
4	Within 6-12 hours	0%	0%	1%	1%		
5	Within 12-24 hours	0%	0%	0%	0%		
6	>24 hours	0%	0%	0%	0%		
	Total	0%	0%	100%	100%		

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

Description (to be reckoned from the date of receipt of last necessary			Group		Governm	nent	Total		
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
Within 1 month	0	0%	31,076	93%	0	0%	31,076	93%	
Between 1-3 months	0	0%	2,136	6%	0	0%	2,136	6%	
Between 3 to 6 months	0	0%	104	0%	0	0%	104	0%	
More than 6 months	0	0%	1	0%	0	0%	1	0%	
Total	0	0%	33,317	100%	0	0%	33,317	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	0
2	Grievances received during the year	9
3	Grievances resolved during the year	9
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

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

FORM NO. NL-48



DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of t Future Generali India Insurance Company Limited

Date:31.03.2024

Information as at 31.03.2024

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

Name of the TPA (If services rendered by TPA) -Paramount Health Services and Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 01/07/2023 to 30/06/2026

(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	_	54	_
serviced		JT	<u>-</u>
Number of lives	_	145.847	_
serviced	_	143,047	_

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

Name of the State	Name of the Distri	cts	
Delhi	Delhi	12	57,521
Maharashtra	Mumbai	42	88,326
	54	145,847	

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	6,492
iii.	Number of claims paid during the year (specify % also in brackets)	5680(87%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	323(5%)
v.	Number of claims outstanding at the end of the year	489

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

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	84%	74%	
2	Within 1-2 hours	0%	0%	14%	24%	
3	Within 2-6 hours	0%	0%	1%	3%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

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

Description (to be reckoned from the date of receipt of last necessary	Ind	ividual	dual Group Government		Total			
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	5,928	99%	-	0%	5,928	99%
Between 1-3 months	-	0%	71	1%	-	0%	71	1%
Between 3 to 6 months	-	0%	3	0%	-	0%	3	0%
More than 6 months	-	0%	1	0%	-	0%	1	0%
Total	-	0%	6,003	100%	-	0%	6,003	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
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

^{**} 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 from the time last necessary document is received by insurer / IPA (whichever is earlier) and
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA



MDIndia Health Insurance TPA Pvt. Ltd. **Future Generali India Insurance Company Limited** For the financial year 2023-24

Public Disclosures on quantative and qualitative Parameters of Health services rendered Information as at 31/03/2024

a.	Name of TPA	License number	Valid From DD/MM/YYYY	To DD/MM/YYYY
	MDIndia Health Insurance TPA Pvt. Ltd.	005	3/21/2023	3/20/2026

Number of policies and lives serviced in respect of which publc disclosure is made:

Description	Individual	Group	Government	Total
No of policies serviced	0	6	0	6
No of lives serviced	0	179,573	0	179,573

Geographical Area of services Renderd in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	Karnataka	Bangalore	2	1,902
2	Maharashtra	Mumbai	1	4,315
3	Maharashtra	Pune	2	30,754
4	Telangana	Hyderabad	1	142,602
Total			6	179,573

Data of number of claims processed:

ТРА	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year	
							year	_
MDIndia	0	5,627	3,982	70.77%	627	11.14%	1018	

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

		Individual Polic	Group Policies (in %)		
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***
1	Within <1 Hour	-	-	86.25%	86.77%
2	Within 1-2 Hours	-	-	13.75%	13.23%
3	Within 2-6 Hours	-	-	0.00%	0.00%
4	Within 6-12 Hours	-	-	0.00%	0.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	>24 Hours	-	-	0.00%	0.00%
Total		-	-	100.00%	100.00%

f. __Turn Around Time (TAT) in respect of payment/ repudiation of clams:

Description (to reckoned from the date		ndividual	Grou	ір	Government		Total	
of receipt of last necessary document)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	0	-	4,365	94.71%	0	-	4,365	94.71%
Between 1-3 Months	0	-	243	5.27%	0	-	243	5.27%
Between 3-6 Months	0	-	1	0.02%	0	-	1	0.02%
More than 6 Months	0	-	0	0.00%	0	-	0	0.00%
Total	0	-	4,609	100.00%	0	-	4,609	100.00%

^{*}Percentage shall be calculated on total of respective column

Data of grievances received against the TPA:

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

^{*}percentage to be calculated on total of respective column
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

^{***}Reckoned as final discharge summary sent to hospital from the time discherge bill is received by TPA

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Future Generali India Insurance Company Limited

Information as at 31.03.2024

Date:31.03.2024

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

Name of the TPA (If services rendered by TPA) - Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 20/12/2023 to 19/12/2026

(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

Description	Individual	Group	Government
Number of policies serviced	0	24	0
Number of lives serviced	0	1,11,185	0

c. Information with regard to the

S.no	Name of the Stat	BANGALORE	Policies	Lives
1	Haryana	GURGAON	1	3621
2	Karnataka	BANGALORE	6	80785
3	Kerala	ERNAKULAM	1	11581
4	Maharashtra	MUMBAI	7	12039
	Maharashtra	PUNE	2	463
5	Tamil Nadu	CHENNAI	2	733
6	Uttar Pradesh	GAUTAM BUD	1	10
	Uttar Pradesh	GHAZIABAD	4	1953
	Total		24	111185

d. Data of number of claims

i.	Outstanding number of claims at the beginning of the	0
ii.	Number of claims received during the year	2463
iii.	Number of claims paid during the year (specify % also	1359(55%)
iv.	Number of claims repudiated during the year (specify	157(6%)
V.	Number of claims outstanding at the end of the year	947

e. Turn Around Time (TAT) for

S. No.	Description	Individual Policies (in %)			Group Policies (in %)		
3. NO.	Description	TAT for	pre-	TAT for discharge***	TAT for	TAT for discharge***	
1	Within <1 hour	0%		0%	88%	54%	
2	Within 1-2 hours	0%		0%	9%	36%	
3	Within 2-6 hours	0%		0%	1%	7%	
4	Within 6-12 hours	0%		0%	0%	0%	
5	Within 12-24 hours	0%		0%	2%	3%	
6	>24 hours	0%		0%	0%	0%	
	Total	0%		0%	100%	100%	

Percentage to be calculated on

f. Turn Around Time in case of

f. Turn Around Time in case of								
Description (to be	Individual		Group		Government		Total	
reckoned from the date of	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	1480	98%	0	0%	1480	98%
Between 1-3 months	0	0%	36	2%	0	0%	36	2%
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	0	0%	1516	100%	0	0%	1516	100%

Percentage shall be calculated on

g. Data of grievances received

S. No.	Description	Number of
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as $% \label{eq:continuous} % \[\mathcal{L}_{\mathcal{A}} = \mathcal{L}_{\mathcal$

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31-Mar-2024

Name of the Insurance Company: Future Generali General Insurance Company Limited

a. Specify whether In - house Claim settlement or Services rendered by TPA: TPA



Name of the TPA: VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR

Validity of agreement with TPA From To			
From	To		
(DD/MM/YYYY)	(DD/MM/YYYY)		
4-Oct-23	3-Oct-26		

$b.\ Number\ of\ policies\ and\ lives\ serviced\ in\ respect\ of\ which\ public\ disclosure\ is\ made:$

Description	Individual	Group	Government
No of policies serviced	0	2	0
No of lives serviced	0	3,035	0

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sl no	Name of State	Name of Districts	No of policies serviced	No of lives serviced
1	Tamil Nadu	Chennai	1	1540
2	Telangana	Hyderabad	1	1495

d. Data of number of claims processed:

TPA	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio (%)	No. of claims repudiated during the year	Claims repudiation (%)	No. of claims outstanding at the end of the year
Vidal Health Insurance Third Party Administrator	0	90	48	53%	12	13%	30

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

		Individual P	olicies	Group Policies		
		(in %))	(in %)		
Sl no	Description	TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge	
		**	***	**	***	
1	Within <1 Hour	0%	0%	66%	73%	
2	Within 1-2 Hours	0%	0%	25%	12%	
3	Within 2-6 Hours	0%	0%	7%	15%	
4	Within 6-12 Hours	0%	0%	2%	0%	
5	Within 12-24 Hours	0%	0%	0%	0%	
6	>24 Hours	0%	0%	0%	0%	
Total		0%	0%	100%	100%	

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date	Indi	vidual	Group		Government		Total	
of receipt of last necessary document)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)
Within 1 month	0	0%	56	93%	0	0%	56	93%
Between 1 – 3 Months	0	0%	4	7%	0	0%	4	7%
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	0	0%	60	100%	0	0%	60	100%

^{*} Percentage shall be calculated on total of respective column.

g. Data of grievances received against the TPA:

, Data of grievances received against the 1111						
SI no	Description	No. of Grievances				
1	Grievances outstanding at the beginning of year	0				
2	Grievances received during the year	0				
3	Grievances resolved during the year	0				
4	Grievances outstanding at the end of the year	0				

^{*} Percentage to be calculated on total of respective column
** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

^{***} Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.



DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company

Future Generali India Insurance Company Limited

Date:31.03.2024

Information as at 31.03.2024

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

Name of the TPA (If services rendered by TPA) - Healthindia Insurance TPA Pvt Ltd

Validity of agreement with the TPA: $\ \ \,$ from $01/04/2023 \ \ \ \ \,$ 31/03/2026

(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	-	4	-
Number of lives serviced	-	22477	-

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
Maharashtra	Mumbai
Karnataka	Bangalore

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	1313
iii.	Number of claims paid during the year (specify % also in brackets)	982 (75%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	114 (9%)
٧.	Number of claims outstanding at the end of the year	217

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

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	74%	56%	
2	Within 1-2 hours	0%	0%	22%	34%	
3	Within 2-6 hours	0%	0%	2%	7%	
4	Within 6-12 hours	0%	0%	2%	3%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	0%	0%	100%	100%	

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

Description (to be reckoned from the date of receipt of last necessary	Ind	ividual	Group Government		Total			
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	1017	93%	0	0%	1017	93%
Between 1-3 months	0	0%	70	6%	0	0%	70	6%
Between 3 to 6 months	0	0%	9	1%	0	0%	9	1%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	1096	100%	0	0%	1096	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	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

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