#### FORM NL-1-B-RA

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

#### REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025



(₹ lakhs)

																	(Clakiis)
	Schedule		Fi	re			Ma	rine			Miscell	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.	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24
1 Premiums Earned (Net)	NL-4	5,074.74	18,988.71	6,290.17	16,721.59	2,291.91	8,716.54	2,131.18	8,042.11	93,489.48	3,47,624.80	85,445.40	3,09,057.86	1,00,856.13	3,75,330.05	93,866.75	3,33,821.56
2 Profit/Loss on sale/redemption of Investments		3.86	278.06	2.30	75.36	4.09	55.46	2.03	13.69	313.95	2,027.77	107.12	505.86	321.90	2,361.30	111.44	594.90
3 Interest, Dividend & Rent - Gross (Refer Note 1)		955.13	5,649.01	616.77	5,131.44	197.45	984.68	191.58	861.57	9,770.75	36,101.01	8,935.45	31,901.95	10,923.33	42,734.71	9,743.80	37,894.97
4 Others																	
(a)Other Income																	
(i)Miscellaneous Income		2.37	4.03	0.94	3.17	1.15	1.97	0.43	1.50	52.06	104.53	25.62	92.62	55.58	110.53	26.98	97.29
(b)Contribution from Shareholders Fund																	
(i) Towards remuneration of MD/CEO/WTD/Other KMPs		(2.80)	151.20	21.72	181.83	1.30	30.16	7.48	33.02	140.12	1,102.65	346.76	1,220.55	138.63	1,284.01	375.96	1,435.41
TOTAL (A)		6,033.30	25,071.02	6,931.89	22,113.39	2,495.91	9,788.80	2,332.69	8,951.89	1,03,766.37	3,86,960.76	94,860.34	3,42,778.84	1,12,295.57	4,21,820.59	1,04,124.93	3,73,844.11
5 Claims Incurred (Net)	NL-5	1,838.88	16,596.12	2,740.60	13,304.48	1,336.69	6,341.03	1,418.01	4,395.82	68,462.86	2,73,137.92	61,551.08	2,22,156.66	71,638.43	2,96,075.07	65,709.70	2,39,856.96
6 Commission	NL-6	698.52	1,190.36	587.40	(2,604.62)	408.80	2,019.09	363.82	1,763.35	12,141.16	51,772.72	21,735.85	63,118.08	13,248.48	54,982.17	22,687.06	62,276.81
7 Operating Expenses related to Insurance Business	NL-7	3,473.73	8,501.38	710.19	7,097.41	589.75	1,552.92	308.20	1,280.32	24,220.40	56,347.26	16,049.17	52,705.39	28,283.88	66,401.56	17,067.56	61,083.13
8 Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		6,011.14	26,287.86	4,038.19	17,797.27	2,335.24	9,913.05	2,090.03	7,439.49	1,04,824.42	3,81,257.90	99,336.10	3,37,980.14	1,13,170.80	4,17,458.81	1,05,464.32	3,63,216.89
9 Operating Profit/(Loss) C= (A - B)		22.16	(1,216.84)	2,893,70	4.316.12	160.67	(124.24)	242.66	1,512,40	(1.058.05)	5,702.87	(4,475,75)	4.798.71	(875,23)	4,361.78	(1,339,39)	10,627,22
C-(A-B)		22.16	(1,216.84)	2,893.70	4,316.12	100.07	(124.24)	242.00	1,512.40	(1,058.05)	5,702.87	(4,4/5./5)	4,/98./1	(8/5.23)	4,361./8	(1,339.39)	10,627.22
10 APPROPRIATIONS																	
Transfer to Shareholders' Funds		22.16	(1,216.84)	2,893.70	4,316.12	160.67	(124.24)	242.66	1,512.40	(1,058.05)	5,702.87	(4,475.75)	4,798.71	(875.23)	4,361.78	(1,339.39)	10,627.22
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-		-	-	-	-		-
TOTAL (C)		22.16	(1,216.84)	2,893.70	4,316.12	160.67	(124.24)	242.66	1,512.40	(1,058.05)	5,702.87	(4,475.75)	4,798.71	(875.23)	4,361.78	(1,339.39)	10,627.22

#### Note - 1

		Fi	re			Mai	ine			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
	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24
Interest, Dividend & Rent	772.29	4,940.66	530.13	4,707.39	204.46	985.45	188.49	854.97	9,976.88	36,029.89	8,801.43	31,599.36	10,953.63	41,956.00	9,520.06	37,161.72
Add/Less:-		-		-		-		-		-		-	-			
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_
Amortisation of Premium/ Discount on Investments	(37.15)	(3.84)	14.32	36.33	(7.01)	(0.77)	3.09	6.60	(236.17)	(28.00)	123.74	243.90	(280.32)	(32.60)	141.14	286.83
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	219.98	712.20	72.32	387.72	-	-	-	-	30.04	99.11	10.28	58.69	250.02	811.31	82.60	446.41
Interest, Dividend & Rent - Gross*	955.13	5,649.01	616.77	5,131.44	197.45	984.68	191.58	861.57	9,770.75	36,101.01	8,935.45	31,901.95	10,923.33	42,734.71	9,743.80	37,894.97

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



### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

Particulars	Schedule Ref. Form	For Q4	Upto Q4	For Q4	Upto Q4
ODED ATTIVE DE OFFIT (4 OCC)		2024-25	2024-25	2023-24	2023-24
OPERATING PROFIT/(LOSS)	NL-1	22.16	(1.21(.94)	2 902 70	4 21 6 12
(a) Fire Insurance		22.16	(1,216.84)	2,893.70	4,316.12
(b) Marine Insurance		160.67	(124.24)	242.66	1,512.40
(c) Miscellaneous Insurance		(1,058.05)	5,702.87	(4,475.75)	4,798.71
INCOME FROM INVESTMENTS		2 522 22	12.012.22	2 207 10	12 241 50
(a) Interest, Dividend & Rent - Gross		3,533.23	13,912.22	3,387.10	13,241.50
(b) Profit on sale of investments		292.88	1,352.82	74.33	247.79
(c) (Loss on sale/ redemption of investments)		(192.29)	(569.84)	(34.71)	(35.81
(d) Amortization of Premium / Discount on Investments		(93.74)	(10.81)	50.26	102.20
OTHER INCOME					
(a) Bad debts/balances written back		4.83	18.25	-	4.60
(b) Interest on Income Tax Refund		-	246.65	61.13	61.13
TOTAL (A)		2,669.67	19,311.07	2,198.75	24,248.66
PROVISIONS (OTHER THAN TAXATION )					
(a) For diminution in the value of investments		(1,080.32)	(1,041.69)	3.26	(125.81)
(b) For Doubtful Debts		2.52	14.02	(12.20)	3.61
(c) Others (to be specified)		-	-	-	-
OTHER EXPENSES					
		200.50	741.02	166.60	707.24
(a) Expenses other than those related to Insurance Business		209.50	741.92	166.60	707.34
(b) Bad Debts written off		550.41	550.41	11.96	14.29
(c) Interest on subordinated debt		1,170.98	4,745.20	1,063.62	4,010.24
(d) Expenses towards CSR activities		80.50	321.99	80.81	323.26
(e) Penalties		0.97	0.97	0.31	0.31
(f) Contribution to Policyholders' A/c		100.00	4.04.04		
(i) Towards remuneration of MD/CEO/WTD/Other KMPs		138.63	1,284.01	375.96	1,435.41
(g) Others					
(h) Investments written off		-	-	-	-
TOTAL (B)		1,073.18	6,616.83	1,690.31	6,368.65
Profit before Tax (A-B)		1,596.49	12,694.24	508.44	17,880.01
Provision for Taxation		(218.05)	2,496.56	(53.57)	4,569.55
Deferred Tax		664.17	812.16	112.87	(20.75)
Profit / (Loss) after tax		1,150.38	9,385.52	449.14	13,331.21
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		35,235.68	27,000.54	56,711.52	43,829.45
Issue of bonus shares through accumulated reserves		-		(30,160.12)	(30,160.12
Balance carried forward to Balance Sheet		36,386.05	36,386.05	27,000.54	27,000.54



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

(₹ lakhs)

			(₹ lakhs)
Particulars	Schedule Ref. Form	As at	As at
	FOIII	31st March 2025	31st March 2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	1,20,640.49	1,20,640.49
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		-	-
RESERVES AND SURPLUS	NL-10	36,386.05	27,000.54
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(784.82)	(10.30)
-Policyholders' Funds		(2,768.06)	(31.43)
BORROWINGS	NL-11	51,700.00	51,700.00
TOTAL		2,05,173.66	1,99,299.31
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,75,348.33	1,84,391.93
INVESTMENTS-Policyholders	NL-12A	6,18,450.60	5,62,937.65
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	11,077.50	9,099.31
DEFERRED TAX ASSET (Net)		1,341.90	2,154.06
CURRENT ASSETS			
Cash and Bank Balances	NL-15	39,267.11	33,034.81
Advances and Other Assets	NL-16	1,02,686.93	63,624.97
Sub-Total (A)		1,41,954.04	96,659.79
CURRENT LIABILITIES	NL-17	5,51,385.20	4,57,321.02
PROVISIONS	NL-18	1,91,613.52	1,98,622.41
Sub-Total (B)		7,42,998.71	6,55,943.44
NET CURRENT ASSETS (C) = (A - B)		(6,01,044.68)	(5,59,283.65)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		2,05,173.66	1,99,299.31

### CONTINGENT LIABILITIES

Particulars	As at 31st March 2025	As at 31st March 2024
1.Partly paid-up investments	4,000.00	6,000.00
2.Claims, other than against policies, not acknowledged asdebts by the company	-	-
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	1,10,953.44	8,499.67
6. Reinsurance obligations to the extent not provided for inaccounts	-	-
7.Others	-	-
TOTAL	1,14,953.44	14,499.67

#### FORM NL-4-PREMIUM SCHEDULE

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

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

Premium Earned (Net)																						(₹ lakhs)
															Miscel	aneous						
	Fi	re	Marine	Cargo	Marin	ne Hull	Total M	1arine	Moto	r OD	Moto	r TP	Total	Motor	Health I	surance	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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Gross Direct Premium	13,713.96	58,170.24	3,057.55	12,531.99	206.94	207.10	3,264.49	12,739.09	20,339.66	80,507.57	27,669.07	1,02,759.00	48,008.73	1,83,266.57	65,931.56	1,73,008.53	3,348.45	12,121.78	126.06	733.15	69,406.07	1,85,863.46
Add: Premium on reinsurance accepted	669.15	7,156.55	220.54	290.76	-	-	220.54	290.76	-	-	-	-	-	-	-	-	685.66	685.66	-	-	685.66	685.66
Less: Premium on reinsurance ceded	9,584.42	46,567.53	998.61	3,671.09	195.05	195.07	1,193.66	3,866.17	890.70	3,534.06	10,727.97	21,742.37	11,618.68	25,276.43	13,615.27	46,535.47	961.86	2,127.21	111.89	657.81	14,689.01	49,320.50
Net Written Premium	4,798.70	18,759.26	2,279.48	9,151.65	11.89	12.03	2,291.36	9,163.68	19,448.96	76,973.51	16,941.09	81,016.63	36,390.05	1,57,990.14	52,316.29	1,26,473.06	3,072.25	10,680.23	14.17	75.33	55,402.72	1,37,228.62
Add: Opening balance of UPR	14,760.46	14,713.86	2,800.77	2,351.47	11.82	13.42	2,812.59	2,364.89	38,869.14	38,212.63	41,655.15	45,954.25	80,524.29	84,166.88	44,815.17	62,729.98	5,844.62	7,256.22	11.41	10.57	50,671.20	69,996.77
Less: Closing balance of UPR	14,484.41	14,484.41	2,800.16	2,800.16	11.88	11.88	2,812.04	2,812.04	38,682.49	38,682.49	36,902.46	36,902.46	75,584.95	75,584.95	64,163.88	64,163.88	6,343.49	6,343.49	10.91	10.91	70,518.28	70,518.28
Net Earned Premium	5,074.74	18,988.71	2,280.09	8,702.97	11.82	13.57	2,291.91	8,716.54	19,635.61	76,503.64	21,693.78	90,068.43	41,329.39	1,66,572.07	32,967.58	1,25,039.17	2,573.38	11,592.95	14.68	75.00	35,555.64	1,36,707.12
Gross Direct Premium																						
- In India	13,713.96	58,170.24	3,057.55	12,531.99	206.94	207.10	3,264.49	12,739.09	20,339.66	80,507.57	27,669.07	1,02,759.00	48,008.73	1,83,266.57	65,931.56	1,73,008.53	3,348.45	12,121.78	126.06	733.15	69,406.07	1,85,863.46
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscel	llaneous								(₹ lakhs)
	Workmen Co	ompensation	Lial	bility	Engin	eering	Avi	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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25
Gross Direct Premium	859.23	3,807.63	975.50	3,747.32	2,441.68	10,708.51	-	-	25,007.36	54,290.10	5,463.41	28,223.18	1,52,161.97	4,69,906.75	1,69,140.42	5,40,816.09
Add: Premium on reinsurance accepted	-	-	293.90	600.89	98.71	454.00	-	-	4,750.38	4,750.38	-	-	5,828.66	6,490.93	6,718.35	13,938.23
Less: Premium on reinsurance ceded	51.62	202.88	843.96	2,635.09	1,947.03	8,996.54	-	-	19,538.21	42,254.09	1,737.03	7,313.01	50,425.54	1,35,998.53	61,203.62	1,86,432.23
Net Written Premium	807.61	3,604.75	425.44	1,713.11	593.36	2,165.96	-	-	10,219.53	16,786.39	3,726.38	20,910.17	1,07,565.09	3,40,399.15	1,14,655.15	3,68,322.09
Add: Opening balance of UPR	1,591.77	1,331.28	980.37	689.60	1,041.97	774.78	-	-	5.83	366.66	11,842.03	10,632.75	1,46,657.46	1,67,958.73	1,64,230.50	1,85,037.48
Less: Closing balance of UPR	1,518.70	1,518.70	1,054.70	1,054.70	1,122.15	1,122.15	-	-	779.23	779.23	10,155.07	10,155.07	1,60,733.08	1,60,733.08	1,78,029.53	1,78,029.53
Net Earned Premium	880.68	3,417.33	351.11	1,348.01	513.18	1,818.60	-	-	9,446.14	16,373.83	5,413.34	21,387.84	93,489.47	3,47,624.80	1,00,856.12	3,75,330.05
Gross Direct Premium																
- In India	859.23	3,807.63	975.50	3,747.32	2,441.68	10,708.51	-	-	25,007.36	54,290.10	5,463.41	28,223.18	1,52,161.97	4,69,906.75	1,69,140.42	5,40,816.09
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

#### FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net)

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





Miscellaneous Marine Hull Total Marine Motor OD Motor TP Total Health Fire Marine Total Motor Health Insurance Personal Accident Travel Insurance Particulars For Q4 Upto Q4 2023-24 Gross Direct Premium 10,776.56 55,122.99 3,198.26 11,163.65 0.05 3,198.31 11,427.88 21,664.19 34,232.07 93,997.22 55,896.26 1,74,064.40 63,457.07 1,46,879.32 4,704.52 15,279.16 138.53 68,300.13 1,62,820.13 264.23 80,067.18 661.65 Add: Premium on reinsurance accepted 667.14 8,248.97 26.42 81.97 26.42 81.97 7,038.59 46,231.64 1,241.11 3,165.96 250.81 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 Less: Premium on reinsurance ceded 76,383.97 52,657.23 3,777.42 53,674.96 1,32,650.98 4,405.11 17,140.31 1,983.58 8,079.66 0.04 1,983.62 8,093.09 20,592.00 32,065.24 88,070.91 1,64,454.88 49,882.57 1,19,279.10 13,303.56 68.32 Net Written Premium 13.42 14.97 48,298.82 35,320.77 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 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 1,69,283.92 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 1,74,064.40 63,457.07 1,46,879.32 4,704.52 15,279.16 138.53 661.65 68,300.13 1,62,820.13 - Outside India

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Lial	bility	Engin	eering	Avia	ition	Crop In	surance	Oth	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
	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	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	1,41,879.30	4,24,538.87	1,55,854.16	4,91,089.74
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	1,41,702.74
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	1,14,138.67	3,33,343.90	1,20,527.40	3,58,577.30
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	1,39,265.48	1,43,672.70	1,58,376.86	1,60,281.76
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	1,67,958.73	1,67,958.73	1,85,037.48	1,85,037.48
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	3,09,057.87	93,866.77	3,33,821.58
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	1,41,879.30	4,24,538.87	1,55,854.16	4,91,089.74
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

#### FORM NL-5 - CLAIMS SCHEDULE

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



Claims Incurred [NET]																						(₹ lakhs)
															Miscell	laneous						
	Fi	ire	Marin	e Cargo	Marine	e Hull	Total !	Marine	Moto	or OD	Moto	or TP	Total	Motor	Health I	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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	8,154.47	26,764.96	1,348.80	7,709.82	1.33	4.05	1,350.13	7,713.86	12,188.22	58,759.57	8,855.23	39,476.41	21,043.45	98,235.97	36,996.09	1,47,420.58	1,951.27	6,716.15	13.19	88.69	38,960.54	1,54,225.43
Add: Re-insurance accepted to direct claims	515.82	1,361.71	-	-	-	-	-			-				-	-	-	-		-			
Less: Re-insurance Ceded to claims paid	5,791.76	15,128.34	152.22	1,674.15	0.50	1.95	152.72	1,676.10	539.78	2,565.83	473.65	1,860.80	1,013.43	4,426.63	11,270.82	32,404.23	190.00	552.64	11.87	56.07	11,472.69	33,012.94
Net Claim Paid	2,878.54	12,998.32	1,196.58	6,035.66	0.83	2.10	1,197.41	6,037.76	11,648.44	56,193.74	8,381.58	37,615.60	20,030.02	93,809.34	25,725.27	1,15,016.35	1,761.27	6,163.51	1.32	32.62	27,487.85	1,21,212.48
Add : Claims outstanding at the end	20,573.61	20,573.61	5,253.85	5,253.85	13.10	13.10	5,266.96	5,266.96	10,364.31	10,364.31	2,53,541.82	2,53,541.82	2,63,906.13	2,63,906.13	19,480.30	19,480.30	5,614.29	5,614.29	114.75	114.75	25,209.34	25,209.34
Less : Claims outstanding at the beginning	21,613.27	16,975.82	5,120.84	4,962.49	6.84	1.20	5,127.68	4,963.69	10,351.79	8,882.42	2,48,159.02	2,35,744.87	2,58,510.81	2,44,627.30	13,916.01	10,539.58	5,986.72	5,442.41	20.90	173.80	19,923.63	16,155.79
Net Incurred Claims	1,838.89	16,596.12	1,329.60	6,327.03	7.09	14.00	1,336.69	6,341.03	11,660.95	57,675.62	13,764.39	55,412.56	25,425.34	1,13,088.18	31,289.55	1,23,957.06	1,388.84	6,335.39	95.17	(26.43)	32,773.55	1,30,266.03
Claims Paid (Direct)																						
-In India	8,154.47	26,764.96	1,255.27	7,424.94	1.33	4.05	1,256.61	7,428.99	12,188.22	58,759.57	8,855.23	39,476.41	21,043.45	98,235.97	36,996.09	1,47,420.58	1,951.27	6,716.15	7.02	31.84	38,954.37	1,54,168.57
-Outside India	-	-	93.53	284.87	-	-	93.53	284.87	-	-	-	-	-	-	-	-	-	-	6.17	56.85	6.17	56.85
Estimates of IBNR and IBNER at the end of the period (net)	1,896.93	1,896.93	1,157.98	1,157.98	12.91	12.91	1,170.89	1,170.89	1,330.32	1,330.32	1,21,419.97	1,21,419.97	1,22,750.29	1,22,750.29	13,205.81	13,205.81	4,114.47	4,114.47	48.95	48.95	17,369.23	17,369.23
Estimates of IBNR and IBNER at the beginning of the period (net)	1,886.08	1,569.93	1,182.50	1,103.48	7.98	1.15	1,190.48	1,104.63	1,454.59	1,465.35	53,650.92	1,23,723.00	55,105.52	1,25,188.35	11,184.16	6,245.57	3,950.13	3,730.52	61.44	60.37	15,195.73	10,036.46

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avis	ition	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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
																1
Claims Paid (Direct)	276.69	1,644.22	150.54	228.13	446.17	2,691.16	31.10	118.40	1,211.51	15,281.51	2,997.35	17,653.07	65,117.35	2,90,077.89	74,621.96	3,24,556.71
Add: Re-insurance accepted to direct claims	-	-	-	-	0.33	(0.43)	-	-	-	-	-	-	0.33	(0.43)	516.15	1,361.28
Less: Re-insurance Ceded to claims paid	13.47	68.74	27.42	69.22	370.41	1,614.65	1.55	4.50	932.34	10,302.78	421.85	2,986.31	14,253.16	52,485.78	20,197.63	69,290.22
Net Claim Paid	263.22	1,575.48	123.12	158.91	76.08	1,076.08	29.54	113.91	279.17	4,978.73	2,575.51	14,666.76	50,864.52	2,37,591.68	54,940.47	2,56,627.77
Add : Claims outstanding at the end	2,743.64	2,743.64	914.12	914.12	1,670.44	1,670.44	329.14	329.14	12,775.22	12,775.22	7,477.86	7,477.86	3,15,025.89	3,15,025.89	3,40,866.46	3,40,866.46
Less : Claims outstanding at the beginning	2,838.62	3,300.31	955.03	872.28	1,668.47	2,248.60	264.15	305.91	5,894.71	5,988.77	7,372.12	5,980.71	2,97,427.55	2,79,479.66	3,24,168.50	3,01,419.16
Net Incurred Claims	168.24	1,018.82	82.21	200.76	78.05	497.91	94.53	137.13	7,159.68	11,765.18	2,681.24	16,163.91	68,462.86	2,73,137.92	71,638.43	2,96,075.07
Claims Paid (Direct)																
-In India	276.69	1,644.22	150.54	226.35	446.17	2,691.16	31.10	118.40	1,211.51	15,281.51	2,997.35	17,653.07	65,111.18	2,90,019.26	74,522.26	3,24,213.21
-Outside India	-	-	-	1.78	-	-	-	-			-	-	6.17	58.63	99.70	343.50
Estimates of IBNR and IBNER at the end of the period (net)	951.14	951.14	509.15	509.15	394.44	394.44	234.76	234.76	12,521.53	12,521.53	2,575.23	2,575.23	1,57,305.77	1,57,305.77	1,60,373.59	1,60,373.59
Estimates of IBNR and IBNER at the beginning of the period (net)	294.51	1,206.55	537.11	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	79,124.55	1,44,896.88	82,201.10	1,47,571.45

#### FORM NL-5 - CLAIMS SCHEDULE

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

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Claims Incurred [NET]

															Miscell	aneous						
	Fi	re	Marin	e Cargo	Mari	ne Hull	Total	Marine	Mot	or OD	Mot	or TP	Total	Motor	Health I	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
	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	-	- 1,522.05	- 0,720.55	-	-	-	-	-	-	-		-	-	
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	Lial	oility	Engin	eering	Avis	tion	Crop In	surance	Oth	iers	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-6-COMMISSION SCHEDULE

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



Commission								Upto Q4   For Q4   Upto Q4   Exception Q4   Exception Q4   Upto Q4   Exception Q4   Upto Q4   Upt											(	(₹ lakhs)		
								[							Miscell	laneous						
	F	ire	Marine	Cargo	Marin	ne Hull	Total	Marine	Moto	r OD	Mot	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel Ir	nsurance	Total H	lealth
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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Commission & Remuneration	2,007.74	8,482.00	576.13	2,421.16	-	1.31	576.13	2,422.47	6,756.67	23,397.54	9,678.93	32,970.72	16,435.61	56,368.26	3,521.22	13,142.86	549.80	2,090.38	57.20	303.64	4,128.22	15,536.87
Rewards	-	-	-	-	-	-	-	-	213.42	651.80	9.83	25.38	223.25	677.18	-	-	-	0.00	-	-	-	0.00
Distribution fees	-	0.00	-	(0.00)	-	-	-	(0.00)	(0.00)	(0.00)	0.00	0.00	0.00	(0.00)	-	-	-	-	-	-	-	-
Gross Commission	2,007.74	8,482.00	576.13	2,421.16	-	1.31	576.13	2,422.47	6,970.09	24,049.34	9,688.76	32,996.11	16,658.86	57,045.45	3,521.22	13,142.86	549.80	2,090.38	57.20	303.64	4,128.22	15,536.87
Add: Commission on Re-insurance Accepted	47.38	429.08	0.27	8.13	-	-	0.27	8.13	-	-		-	-	-	-	-	37.71	37.71	-	-	37.71	37.71
Less: Commission on reinsurance Ceded	1,356.60	7,720.72	153.91	404.56	13.69	6.95	167.60	411.51	114.95	671.21	4,877.79	9,408.73	4,992.74	10,079.94	1,001.14	4,700.61	118.35	377.55	335.02	337.84	1,454.51	5,416.01
Net Commission	698 52	1 190 36	422.49	2 024 73	(13.69)	(5.64)	408 80	2 019 09	6 855 14	23 378 14	4 810 97	23 587 38	11 666 11	46 965 51	2 520 08	8 442 24	469 17	1 750 54	(277.82)	(34.21)	2 711 42	10 158 58

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

Individual Agents	488.93	1,523.75	247.61	1,073.98	-	-	247.61	1,073.98	998.54	3,393.41	955.26	2,866.07	1,953.79	6,259.47	509.23	2,396.53	78.05	269.48	38.55	166.60	625.84	2,832.61
Corporate Agents-Banks/FII/HFC	252.32	1,298.11	0.54	1.46	-	-	0.54	1.46	166.54	250.91	3.12	10.43	169.66	261.35	249.23	1,044.45	155.44	671.01	0.53	2.16	405.19	1,717.62
Corporate Agents-Others	0.59	0.66	0.14	0.15	-	-	0.14	0.15	178.76	800.75	31.46	129.99	210.23	930.74	334.07	2,202.47	186.52	708.02	1.89	9.72	522.49	2,920.21
Insurance Brokers	1,261.93	5,651.09	324.55	1,333.55	-	1.31	324.55	1,334.86	4,878.96	16,575.35	6,958.19	22,518.18	11,837.15	39,093.53	2,187.74	6,689.42	123.75	407.98	4.55	53.14	2,316.03	7,150.54
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	216.89	866.30	11.45	36.83	228.35	903.14	-	-	-	0.00	-	-	-	0.00
Web Aggregators	0.03	0.09	-	-	-	-	-	-	0.50	2.56	0.06	0.19	0.56	2.75	0.04	0.14	-	0.00	-	-	0.04	0.14
Insurance Marketing Firm	3.85	6.66	3.28	12.02	-	-	3.28	12.02	23.11	139.16	158.55	651.93	181.66	791.09	77.58	101.69	2.95	12.57	0.40	1.14	80.93	115.40
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	0.00	-	0.00	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	116.87	439.70	0.03	8.58	-	-	116.90	448.28
Point of Sales (Direct)	0.10	1.65	0.00	0.00	-	-	0.00	0.00	506.80	2,020.90	1,570.66	6,782.48	2,077.46	8,803.38	46.46	268.46	3.06	12.73	11.28	70.88	60.80	352.07
Others:																					-	-
Direct - Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	-		0.01	-	-	-	-	-	0.01
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	0.00	0.00	-	-	0.00	0.00		-	-	-	-	-	-	-
TOTAL	2,007.74	8,482.00	576.13	2,421.16	-	1.31	576.13	2,422.47	6,970.09	24,049.34	9,688.76	32,996.11	16,658.86	57,045.45	3,521.22	13,142.86	549.80	2,090.38	57.20	303.64	4,128.22	15,536.87
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	2,007.74	8,482.00	576.13	2,421.16	-	1.31	576.13	2,422.47	6,970.09	24,049.34	9,688.76	32,996.11	16,658.86	57,045.45	3,521.22	13,142.86	549.80	2,090.38	57.20	303.64	4,128.22	15,536.87
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Lial	bility	Engin	eering	Avia	ition	Crop In	surance	Otl	hers	Total Mise	rellaneous	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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Commission & Remuneration	206.11	900.61	232.81	713.08	491.65	2,050.37	-	0.02	6.45	18.52	881.60	6,916.76	22,382.46	82,504.51	24,966.33	93,408.98
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	223.25	677.19	223.25	677.19
Distribution fees	-	0.00	-	(0.00)	-	0.00	-	(0.00)	-	-	-	(0.00)	0.00	0.00	0.00	0.00
Gross Commission	206.11	900.61	232.81	713.08	491.65	2,050.37	-	0.02	6.45	18.52	881.60	6,916.76	22,605.71	83,181.69	25,189.58	94,086.16
Add: Commission on Re-insurance Accepted	-	-	45.72	103.56	5.83	45.30	-	-	380.03	380.03	-	-	469.30	566.60	516.95	1,003.81
Less: Commission on reinsurance Ceded	4.85	26.21	67.76	185.21	1,229.59	3,355.00	(0.04)	4.20	3,032.47	12,264.93	151.96	644.07	10,933.85	31,975.57	12,458.05	40,107.79
Net Commission	201.26	874.39	210.77	631.42	(732.10)	(1,259.33)	0.04	(4.17)	(2,645.99)	(11,866.38)	729.64	6,272.69	12,141.16	51,772.72	13,248.48	54,982.17

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

Individual Agents	133.79	546.68	40.09	121.46	207.70	774.10	-	-	-	-	199.30	949.24	3,160.51	11,483.56	3,897.05	14,081.28
Corporate Agents-Banks/FII/HFC	0.33	1.54	0.13	1.17	3.46	8.45	-	-	-	-	385.50	4,576.09	964.28	6,566.21	1,217.15	7,865.78
Corporate Agents-Others	0.02	0.02	0.49	0.82	-	-	-	-	3.62	3.63	0.41	1.15	737.25	3,856.57	737.98	3,857.37
Insurance Brokers	69.62	344.23	185.38	567.83	280.19	1,265.64	-	0.02	2.83	14.89	285.67	1,365.30	14,976.87	49,802.00	16,563.35	56,787.94
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	228.35	903.14	228.35	903.14
Web Aggregators	-	0.00	-	-	-	-	-	-	-	-	0.14	0.20	0.74	3.10	0.77	3.19
Insurance Marketing Firm	2.29	8.07	6.73	21.80	0.24	2.13	-	-	-	-	10.47	24.35	282.32	962.83	289.45	981.51
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	0.00
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	116.90	448.28	116.90	448.28
Point of Sales (Direct)	0.07	0.07	-	-	0.06	0.06	-	-	-	-	0.11	0.42	2,138.49	9,156.00	2,138.59	9,157.65
Others:		-											-	-	-	-
Direct - Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	0.01
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00
TOTAL	206.11	900.61	232.81	713.08	491.65	2,050.37	-	0.02	6.45	18.52	881.60	6,916.76	22,605.71	83,181.69	25,189.58	94,086.16
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	206.11	900.61	232.81	713.08	491.65	2,050.37	-	0.02	6.45	18.52	881.60	6,916.76	22,605.71	83,181.69	25,189.58	94,086.16
Outside India	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-

#### FORM NL-6-COMMISSION SCHEDULE

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



																						(₹ lakhs)
															Miscel	laneous						
	Fi	ire	Marine	Cargo	Marin	e Hull	Total N	1arine	Motor	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
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

							Miscell	laneous								(₹ lakhs)
	Workmen C	ompensation	Liat	oility	Engir	eering	Avis	ition	Crop In	surance	Otl	ners	Total Mise	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-7-OPERATING EXPENSES SCHEDULE

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



															Miscell	aneous						
	F	ire	Marine	Cargo	Marin	ne Hull	Total	Marine	Moto	r OD	Moto	or TP	Total	Motor	Health I	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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024
Employees' Remuneration & Welfare Benefits	1,502.02	4,432.19	332.48	869.98	2.56	14.05	335.03	884.03	2,001.42	5,462.15	2,652.82	6,971.83	4,654.24	12,433.97	5,579.17	11,738.00	364.32	868.94	14.82	49.74	5,958.31	12,65
Travel , Conveyance and Vehicle Running Expenses	69.61	210.34	15.47	41.29	0.11	0.67	15.59	41.95	93.01	259.21	123.43	330.86	216.43	590.07	261.25	557.04	17.00	41.24	0.68	2.36	278.94	6
Training Expenses	96.47	206.72	33.56	95.61	0.16	0.24	33.72	95.85	(554.73)	287.91	(18.00)	118.13	(572.73)	406.04	408.44	693.06	63.76	169.03	1.64	2.89	473.84	8
Rents, Rates, and Taxes	109.05	228.28	22.94	44.81	0.26	0.72	23.19	45.53	140.51	281.32	183.35	359.08	323.86	640.40	353.97	604.56	24.22	44.75	1.14	2.56	379.33	6
Repairs	344.27	859.80	74.20	168.77	0.70	2.73	74.90	171.49	450.73	1,059.60	592.59	1,352.46	1,043.32	2,412.06	1,193.48	2,277.05	79.78	168.57	3.51	9.65	1,276.77	2,4
Printing & Stationery	24.18	63.97	5.26	12.56	0.05	0.20	5.30	12.76	31.84	78.84	41.97	100.63	73.80	179.47	85.77	169.42	5.69	12.54	0.24	0.72	91.71	1
Communication expenses	23.33	58.50	5.03	11.48	0.05	0.19	5.08	11.67	30.56	72.09	40.18	92.01	70.74	164.10	81.00	154.92	5.41	11.47	0.24	0.66	86.65	1
Legal & Professional Charges	136.01	329.63	29.18	64.70	0.29	1.04	29.47	65.75	177.55	403.18	186.32	519.12	363.87	922.30	466.01	872.97	31.28	64.62	1.39	3.70	498.68	9
Auditors' Fees , Expenses etc.																					-	
(a) as auditor	0.57	5.67	0.18	1.11	(0.00)	0.02	0.17	1.13	0.96	6.99	1.39	8.92	2.35	15.91	4.29	15.02	0.23	1.11	0.00	0.06	4.52	
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	0.09	0.56	0.02	0.11	(0.00)	0.00	0.02	0.11	0.13	0.69	0.19	0.88	0.32	1.57	0.49	1.48	0.03	0.11	0.00	0.01	0.52	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-		-	-	-	-	-	-	-	-		-	-	-	-	-	-			-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	962.49	1,428.87	9.34	56.70	21.94	18.58	31.28	75.29	(26.02)	305.93	74.77	174.42	48.75	480.35	291.57	1,087.36	170.67	421.63	(2.09)	1.36	460.15	1,5
Interest & Bank Charges	29.98	150.28	7.43	29.50	0.00	0.48	7.43	29.97	43.12	185.20	59.07	236.39	102.19	421.60	145.14	398.00	8.74	29.46	0.25	1.69	154.14	4
Depreciation	143.66	334.82	29.91	65.72	1.06	1.06	30.97	66.78	186.86	412.62	244.91	526.67	431.77	939.29	482.65	886.71	32.72	65.64	3.76	3.76	519.13	5
Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Information Technology Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Goods and Services Tax (GST)	26.00	48.78	5.31	9.58	0.15	0.15	5.46	9.73	33.21	60.12	43.16	76.73	76.37	136.85	81.04	129.19	5.64	9.56	0.55	0.55	87.23	1
Others					-										-		-		-		-	
(a) Business Support	(22.80)	19.42	(14.68)	16.11	(0.09)	0.12	(14.77)	16.23	479.41	633.09	(152.17)	55.97	327.24	689.07	26.37	206.48	(1.25)	10.32	(1.09)	0.53	24.03	2
(b) Entertainment	2.47	17.37	0.68	3.41	(0.00)	0.06	0.67	3.46	3.81	21.41	5.36	27.32	9.17	48.73	14.68	46.00	0.84	3.41	0.02	0.19	15.54	
(c) Gain/(Loss) on Foreign Exchange	0.70	(11.62)	(0.02)	(2.28)	0.01	(0.04)	(0.01)	(2.32)	0.23	(14.33)	(0.12)	(18.28)	0.12	(32.61)	(4.88)	(30.79)	(0.16)	(2.28)	0.02	(0.13)	(5.02)	
(d) Subscription/Membership	2.06	44.81	0.95	8.80	(0.03)	0.14	0.93	8.94	4.73	55.23	7.48	70.49	12.21	125.72	28.82	118.68	1.42	8.79	(0.01)	0.50	30.24	1
(e) Insurance	1.87	10.24	0.47	2.04		-	0.47	2.04	2.74	12.62	3.78	16.11	6.51	28.73	9.44	27.12	0.57	2.01	0.11	0.11	10.12	
(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(g) Miscellaneous	21.70	62.77	4.63	12.32	0.20	0.20	4.82	12.52	28.85	77.36	38.20	98.74	67.04	176.10	79.42	166.24	5.23	12.31	0.70	0.70	85.35	1
TOTAL	3,473.73	8,501.38	562.33	1,512.31	27.42	40.61	589.75	1,552.92	3,128.91	9,661.23	4,128.66	11,118.49	7,257.57	20,779.72	9,588.14	20,118.52	816.15	1,943.22	25.90	81.62	10,430.19	22,
In India	3,473.73	8,501.38	562.33	1,512.31	27.42	40.61	589.75	1,552.92	3,128.91	9,661.23	4,128.66	11,118.49	7,257.57	20,779.72	9,588.14	20,118.52	816.15	1,943.22	25.90	81.62	10,430.19	22,1
Outside India	-	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	

							Misce	llaneous								(₹ lakhs)
	Workmen C	Compensation	Liat	oility	Engin	eering	Avi	ation	Crop Ir	surance	Otl	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
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
1 Employees' Remuneration & Welfare Benefits	88.75	258.33	117.92	295.01	261.41	757.34	-	-	2,321.40	4,005.68	605.75	1,914.84	14,007.78	32,321.86	15,844.83	37,638.07
2 Travel, Conveyance and Vehicle Running Expenses	4.11	12.26	5.50	14.00	12.12	35.94	-	-	109.20	190.10	28.00	90.87	654.31	1,533.88	739.50	1,786.17
3 Training Expenses	15.36	46.56	5.85	11.98	21.70	58.07	-	-	56.52	74.90	24.39	36.83	24.93	1,499.35	155.12	1,801.91
4 Rents, Rates, and Taxes	6.41	13.31	7.99	15.19	18.83	39.01	-	-	137.78	206.31	45.36	98.62	919.55	1,664.72	1,051.80	1,938.53
5 Repairs	20.28	50.11	26.07	57.23	59.66	146.92	-	-	480.73	777.06	141.14	371.46	3,047.98	6,270.11	3,467.15	7,301.40
6 Printing & Stationery	1.43	3.73	1.85	4.26	4.20	10.93	-	-	34.94	57.82	9.86	27.64	217.78	466.53	247.26	543.26
7 Communication	1.37	3.41	1.77	3.89	4.04	10.00	-	-	32.65	52.87	9.56	25.27	206.79	426.58	235.20	496.74
8 Legal & Professional Charges	8.01	19.21	10.24	21.94	23.55	56.32	-	-	186.62	297.91	55.91	142.41	1,146.88	2,401.38	1,312.36	2,796.75
9 Auditors' Fees , Expenses etc.													-	-	-	-
(a) as auditor	0.04	0.33	0.07	0.38	0.10	0.97	-	-	2.19	5.13	0.17	2.45	9.44	41.36	10.18	48.16
(b) as adviser or in any other capacity, in respect of													-	-	-	-
(i) Taxation matters	0.01	0.03	0.01	0.04	0.02	0.10	-	-	0.24	0.51	0.03	0.24	1.14	4.08	1.25	4.75
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	7.67	35.58	0.18	50.79	41.77	125.69	-	-	(80.36)	(94.80)	308.02	515.56	786.19	2,623.52	1,779.96	4,127.67
11 Interest & Bank Charges	1.80	8.76	2.73	10.00	5.32	25.68	-	-	66.67	135.82	11.18	64.93	344.02	1,095.93	381.44	1,276.18
12 Depreciation	8.45	19.52	10.73	22.29	24.86	57.21	-	-	192.72	302.60	59.25	144.65	1,246.91	2,441.66	1,421.54	2,843.25
13 Brand/Trade Mark usage fee/charges				-	-	-	-			-		-	-	-	-	-
14 Business Development and Sales Promotion Expenses				-		-	-			-		-	-	-	-	-
15 Information Technology Expenses		-						-		-			-	-	-	-
16 Goods and Services Tax (GST)	1.52	2.84	1.87	3.25	4.48	8.34		-	30.99	44.09	10.90	21.07	213.37	355.74	244.83	414.25
17 Others					-		-						-	-	-	-
(a) Business Support	(2.54)	6.14	(2.65)	1.70	(16.59)	30.61	-	-	657.02	1,278.91	97.98	75.67	1,084.49	2,299.42	1,046.93	2,335.07
(b) Entertainment	0.15	1.01	0.26	1.16	0.45	2.97	-	-	7.13	15.70	0.85	7.50	33.54	126.67	36.69	147.51
(c) Gain/(Loss) on Foreign Exchange	0.04	(0.68)	(0.03)	(0.77)	0.10	(1.99)	-	-	(3.42)	(10.51)	0.48	(5.02)	(7.73)	(84.77)	(7.04)	(98.71)
(d) Subscription/Membership	0.14	2.61	0.40	2.98	0.42	7.66	-	-	15.93	40.50	0.26	19.36	59.59	326.81	62.58	380.56
(e) Insurance	0.11	0.60	0.18	0.68	0.33	1.75	-	-	4.45	9.26	0.69	4.42	22.39	74.69	24.74	86.97
(f) Pool Expenses	-	-	-	-		-	-	-	-	-	-	-	-		-	-
(g) Miscellaneous	1.28	3.66	1.70	4.18	3.77	10.73	-	-	33.12	56.73	8.77	27.12	201.03	457.76	227.56	533.06
TOTAL	164.37	487.32	192.64	520.17	470.55	1,384.22		-	4,286.54	7,446.56	1,418.55	3,585.90	24,220.40	56,347.26	28,283.88	66,401.56
In India	164.37	487.32	192.64	520.17	470.55	1,384.22	-	-	4,286.54	7,446.56	1,418.55	3,585.90	24,220.40	56,347.26	28,283.88	66,401.56
Outside India	-	-	-	-		-	-	-	-	-	-	-	-		-	-

#### FORM NL-7-OPERATING EXPENSES SCHEDULE

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

Operating Expenses related to Insurance Business



																						(₹ lakhs)
															Miscell							
	F	ire	Marine	Cargo	Marine	Hull	Total !	Marine	Moto	r OD	Mote	or TP	Total	Motor	Health I	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
	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
1 Employees' Remuneration & Welfare Benefits	441.07	3,825.99	166.38	636.55	(1.58)	18.38	164.80	654.93	1,296.06	3,203.63	1,926.18	5,530.09	3,222.25	8,733.72	3,456.81	8,113.47	249.72	937.31	8.12	46.02	3,714.65	9,096.81
2 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	141.22	367.66
3 Training Expenses	2.16	32.95	1.09	5.85	(0.02)	0.14	1.07	5.99	7.00	47.28	13.43	48.88	20.43	96.16	26.90	82.23	80.44	86.72	0.03	0.34	107.38	169.29
4 Rents, Rates, and Taxes	21.46	172.99	7.29	30.70	(0.05)	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	0.28	1.81	168.65	444.46
5 Repairs	79.51	810.58	30.92	143.84	(0.34)	3.38	30.58	147.22	201.91	1,024.12	360.91	1,202.30	562.81	2,226.43	704.26	1,878.71	46.56	195.43	1.10	8.46	751.92	2,082.60
6 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	108.93
7 Communication	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	185.58
8 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	639.62
9 Auditors' Fees , Expenses etc.																						
(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	14.80
(b) as adviser or in any other capacity, in respect of	-		-	-	-	-	-		-	-	-	-	-	-	-	-			-	-	-	-
(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	1.44
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
(c) in any other capacity	-		-	-	-	-	-		-	-	-	-	-	-	-	-			-	-	-	-
10 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	8,869.89
11 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	385.73
12 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	667.68
13 Brand/Trade Mark usage fee/charges	-		-	-	-	-	-		-	-	-	-	-	-	-	-			-	-	-	-
14 Business Development and Sales Promotion Expenses	-		-	-	-	-	-			-	-	-	-	-	-	-			-	-	-	-
15 Information Technology Expenses	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
16 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	153.86
17 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	443.69
(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	49.97
(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	31.66
(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	90.51
(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	33.24
(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	153.79
	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
TOTAL	710.19	7,097.41	310.57	1,239.92	(2.36)	40.40	308.20	1,280.32	3,827.75	9,110.37	3,389.12	9,624.39	7,216.88	18,734.76	6,542.54	21,425.83	749.37	2,474.20	12.41	91.20	7,304.33	23,991.22
In India	710.19	7,097.41	310.57	1,239.92	(2.36)	40.40	308.20	1,280.32	3,827.75	9,110.37	3,389.12	9,624.39	7,216.88	18,734.76	6,542.54	21,425.83	749.37	2,474.20	12.41	91.20	7,304.33	23,991.22
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_		-		-	-	-

							Misce	llaneous								(₹ lakhs)
	Workmen O	Compensation	Lial	bility	Engin	eering	Avi	ation	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
	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	35.44	173.56	39.81	225.11	131.31	580.93	-	-	176.80	2,237.12	246.86	1,421.79	7,567.13	22,469.05	8,173.00	26,949.97
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
13 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
12 Brand/Trade Mark usage fee/charges	-	-	-	-			-	-	-	-	-	-		-	-	-
13 Business Development and Sales Promotion Expenses	-	-	-	-			-	-	-	-	-	-	-	-	-	-
14 Information Technology Expenses	-	-	-	-			-	-	-	-	-	-		-	-	-
15 Goods and Services Tax (GST)	0.39	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
16 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	80.10	397.37	76.92	374.75	271.24	1,212.58	0.03	-	450.70	3,738.30	648.98	4,256.41	16,049.17	52,705.39	17,067.56	61,083.13
In India	80.10	397.37	76.92	374.75	271.24	1,212.58	0.03	-	450.70	3,738.30	648.98	4,256.41	16,049.17	52,705.39	17,067.56	61,083.13
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.	i articulars	31st March 2025	31st March 2024
1	Authorized Capital	1,40,000.00	1,40,000.00
	1,400,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	1,20,659.50	1,20,659.50
	12,065,949,84 (Previous year 12,065,949,84) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	1,20,640.49	1,20,640.49
	12,064,049,40 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each		
4	Called Up Capital	1,20,640.49	1,20,640.49
	12,064,049,40 (Previous year 12,064,049,40) 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	1,20,640.49
	12,064,049,40 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each		
	Total	1,20,640.49	1,20,640.49

### 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 2025	As at 31st Mar	ch 2024*
Shareholder	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	31,36,60,084	26.00%	59,70,98,544	49.49%
Future Enterprises Limited	30,05,40,122		61,09,261	
Shendra Advisory Services Pvt Ltd.	-		59,09,89,283	
Future Corporate Resources Private Limited	1,31,19,962		-	
Foreign	89,27,44,856	74.00%	60,93,06,396	50.51%
Generali Participations Netherlands N.V.	89,27,44,856		60,93,06,396	
Others	-	-	-	_
TOTAL	1,20,64,04,940	100%	1,20,64,04,940	100%

<sup>\*</sup>Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 31st March 2024.

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE ANNEXURE A

#### **DETAILS OF EQUITY HOLDING OF INSURERS**

PART A:

#### PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED March 31, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledge encun	d or otherwise	Shares under	Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	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) Future Corporate Resources Private Limited	2	300,540,122 13,119,962	24.912 1.088	30,054.01 1,312.00	0	0	0	0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	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	892,744,856	74.000	89,274.49	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) x)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter Provident Fund/Pension Fund Alternative Investment Fund NBFCs registered with RBI Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3) i) ii) iii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Indivudal share capital in excess of Rs. 2 Lacs Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders			_		_	_	_	_
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2) 2.3)	Employee Benefit Trust Any other (Please specify)	-	- -	-	-	-	-	-	-
	Total	3	1,206,404,940	100	120640.494	0	0	0	0

<sup>(</sup>a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(b) Indian Promoters - As defined under Regulation 3(1)(l) of the Insurance Regulatory and Development Authority (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

<sup>(</sup>c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to

## FUTURE CORPORATE RESOURCES PRIVATE LIMITED

CIN: U74140MH2007PTC175603

REGISTERED ADDRESS: GROUND FLOOR, SHOP.NO.1 LAXMI NARAYAN STATIONARY, PREM NAGAR, OPP. MEGHWADI, JOGESHWARI EAST, MUMBAI, JOGESHWARI EAST, MAHARASHTRA, INDIA, 400060

## **TO WHOMSOEVER IT MAY CONCERN**

Please find herein the shareholding pattern of Future Corporate Resources Private Limited as on 31<sup>st</sup> March 2021 basis the signed audited financials for FY 2020 - 21.

Name of Shareholder	Number of Shares	% of holding
Anil Biyani	376	0.01
Gopikishan Biyani	401	0.02
Kishore Biyani	3,566	0.14
Rakesh Biyani	1,876	0.07
Sunil Biyani	1,501	0.06
Central Departmental Stores Private Limited	1	0.00
Future Capital Investment Private Limited	1	0.00
Ryka Commercial Ventures Private Limited	1	0.00
Fabsin Trading & Agency Private Limited	2,277	0.09
Retail Trust	25,05,000	99.60
Infra Trust	1	0.00
Lifestyle Trust	1	0.00
Consumer Good Trust	1	0.00
Total	25,15,003	100.00





Regards, Avil Menezes

As Interim Resolution Professional of Future Corporate Resources Private Limited

Authorization for Assignment valid till 31st December 2025 Registration No. IBBI/IPA-001/IP-P00017/2016-17/10041

Reg. Address: 106, 1st Floor, Kanakia Atrium 2, Cross Road A, Behind Courtyard Marriott,

Chakala, Andheri East, Mumbai – 400093

Email: avil@caavil.com, irp.fcrpl@aegisipe.com

Date: 09 April 2025

#### 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	<b>├</b> ──	- ·	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 appears)								
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 \$:	<del>              </del>	- "	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	0.00		
	Alternative Investment Fund	<del>                                     </del>	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	<del>                                     </del>	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	<b>6,14,64,458</b> 76,03,717	13.51 1.67	<b>1,229.29</b> 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	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	<del>  "</del>	0.00
B.2	Non Public Shareholders	<b>†</b>							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)		ed or otherwise nbered*	Shares under Lock in Period		
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100	
	Promoters & Promoters Group									
	Indian Promoters									
	Individuals / HUF (i) Anil Biyani	1	2,121	0.01	0.04	0	0.00		0.00	
	(ii) Ashni Kishore Biyani	1	71,147	0.01	1.42	0				
	(iii) Gopikishan Biyani	1	2,121	0.01	0.04	0				
	(iv) Kishore Biyani	1	2,121 2,121	0.01 0.01	0.04 0.04	0				
$\vdash$	(v) Laxminarayan Biyani (vi) Rakesh Biyani	1	2,121	0.01	0.04	0				
	(vii) Sunil Biyani	1	2,121	0.01	0.04	0				
	(viii) Vijay Biyani	1	2,121	0.01	0.04	0	0.00		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	
Ш	(ii) **Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0				
$\vdash$	(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		****	
	(v) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0				
	, ,									
Щ	Trust (i) Infra Trust	<u> </u>		0.00						
-	(i) Intra Trust	0			0.00	0			****	
	(iii) Lifestyle Trust	0	0		0.00	0			****	
	(iv) Consumer Goods Trust	0	0	0.00	0.00	0	0.00	0	0.00	
	Flores del la effection / Books			0.00	0.00	0				
	Financial Institutions / Banks Central Government / State Government(s) / President of India	0		0.00	0.00	0	0.00		0.00	
	Persons acting in Concert (Please specify)	0			0.00	0			0.00	
	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00	
_										
	Foreign Promoters Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00	
	Bodies Corporate \$:	0		0.00	0.00	0	0.00			
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00	
В	Non Promoters									
۲										
B.1	Public Shareholders									
1 1)	Institutions									
	Mutual Funds	1	50	0.00	0.00	0	0.00	0	0.00	
ii)	Foreign Portfolio Investors	0	0	0.00	0.00	0	0.00	0	0.00	
	Financial Institutions / Banks	0		0.00	0.00	0			0.00	
	Insurance Companies FII belonging to Foreign Promoter #	1 0		0.00	0.01 0.00	0			****	
	FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00	0			0.00	
vii)	Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00	
	Alternative Investment Fund Any other (Please specify)	0	0	0.00	0.00	0	0.00			
IX)	Any other (Mease specify)	<b></b> °	- 0	0.00	0.00	- 0	0.00	<del>                                     </del>	0.00	
1.2)	Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00	
	Now Institutions									
	Non-Institutions Individual share capital upto Rs. 2 Lakh	19,077	72,62,401	18.44	145.25	0	0.00		0.00	
	Individual share capital upto Rs. 2 Lakh	19,077	27,00,213	6.86	54.00	0				
iii)	NBFCs registered with RBI	0			0.00	0				
iv)	Others:	ļ	407	0.00	0.00		0.00		0.00	
$\vdash$	-Trusts -Non Resident Indian (NRI)	233	127 2,27,787	0.00	0.00 4.56	0			****	
	-Clearing Members	9		0.01	0.10	0				
	-Bodies Corporate	135	5,04,671	1.28	10.09	0			0.00	
	-IEPF Any other (Plages aposity)	1	80,461	0.20	1.61	0	0.00	0	0.00	
	Any other (Please specify) Hindu Undivided Family	200	1,21,927	0.31	2.44	0	0.00	0	0.00	
	-LLP	4	35,022	0.09	0.70	0				
	Non Public Shareholders		0	0.00	0.00	0	0.00		0.00	
	Custodian / DR Holder Employee Benefit Trust	0			0.00	0			0.00	
	Any other (Please specify)	0		0.00	0.00	0	****			
H		40.00	2007:07		70- (-	-	-	-		
	Total - II	19,686	3,93,74,679	100.00	787.49	0	0	0	0	

## 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 2025	As at 31st March 2024		
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	36,386.02	27,000.54		
	TOTAL	36,386.02	27,000.54		

### 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		
	1 ar treutar s	31st March 2025	31st March 2024		
1	Debenture/Bonds	51,700.00	51,700.00		
2	Banks	-	-		
3	Financial Institutions	-	-		
4	Others	-	-		
	Total	51,700.00	51,700.00		

### 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 8th 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

		NL ·	-12	NL -	12A	(₹ la	khs)
		Shareh	olders	Policyh	olders	To	tal
	Particulars	As at					
	1 a tecuai s	31st March 2025	31st March 2024	31st March 2025	31st March 2024	31st March 2025	31st March 2024
	LONG TERM INVESTMENTS						
1	Government Securities and Government guaranteed bonds including Treasury Bills	82,839.72	95,180.43	2,92,174.29	2,90,580.22	3,75,014.00	3,85,760.64
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	3,013.15	635.97	10,627.33	1,941.58	13,640.48	2,577.55
	(bb) Preference	-		-		-	
	(b) Mutual Funds	-		-		-	
	(c) Derivative Instruments			-		-	
	(d) Debentures / Bonds	32,368.31	30,501.31	1,14,162.48	93,118.70	1,46,530.79	1,23,620.01
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment properties - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	50,445.45	52,047.17	1,77,920.23	1,58,896.93	2,28,365.68	2,10,944.09
5	Other than Approved Investments	1,313.58	559.44	4,632.99	1,707.93	5,946.57	2,267.37
	Less:Provision for diminution in the value of investments	-	(116.97)	-	(357.10)	-	(474.06)
	TOTAL	1,69,980.21	1,78,807.34	5,99,517.31	5,45,888.26	7,69,497.52	7,24,695.61
	SHORT TERM INVESTMENTS						
1	Government Securities and Government guaranteed bonds including Treasury Bills	647.35	126.17	2,283.18	385.20	2,930.52	511.37
2	Other Approved Securities	-		-		-	-
3	Other Investments						
	(a) Shares				-		
	(aa) Equity	-	-	-	-	-	
	(bb) Preference	_		-		_	
	(b) Mutual Funds	-		-		-	
	(c) Derivative Instruments	-					
	(d) Debentures / Bonds	2,430.00	2,138.64	8,570.58	6,529,13	11,000.58	8,667.76
	(e) Other Securities	2,069.98	2,639.10	7,300.77	8,057.01	9,370.74	10,696.11
	(f) Subsidiaries	_	-	-	-	_	
	(g) Investment properties - Real Estate		-	-	-		
4	Investments in Infrastructure & Social Sector	220.80	680,67	778.77	2,078.05	999.57	2,758.73
5	Other than Approved Investments	108.57	117.22	382.94	357.87	491.51	475.09
Ť	Less:Provision for diminution in the value of investments	(108.57)	(117.22)	(382.94)	(357.87)	(491.51)	(475.09)
	TOTAL	5,368.13	5,584,58	18,933.29	17.049.39	24,301.42	22,633.97
	GRAND TOTAL	1,75,348.33	1,84,391.92	6,18,450.60	5,62,937.65	7,93,798.94	7,47,329.58

A) Aggregate	value of Investments other	than Listed Equity Secur	ities and Derivative Instr	<u>iments</u>		
						(₹ lakhs)
	Shareh	olders	Policy	holders	To	tal
<u>Particulars</u>	As at	As at	As at	As at	As at	As at
	31st March 2025	31st March 2024	31st March 2025	31st March 2024	31st March 2025	31st March 2024
Long Term Investments						
Book Value	1,64,582.82	1,77,338.48	5,80,480.82	5,41,403.91	7,45,063.64	7,18,742.39
Market Value	1,66,513.55	1,75,561.23	5,87,290.46	5,35,978.07	7,53,804.00	7,11,539.30
Short Term Investments						
Book Value	5,476.70	5,701.80	19,316.23	17,407.26	24,792.93	23,109.06
Market Value	5,407.83	5,586.12	19,073.32	17,054.08	24,481.14	22,640.20

## 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 at ticular 5	31st March 2025	31st March 2024
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	-	
Ī	(bb) Outside India	-	
Ī	(b) Non-performing loans less provisions		
ĺ	(aa) In India	-	
ĺ	(bb) Outside India	-	
	TOTAL	-	
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	
	(b) Long Term	-	
	TOTAL	-	

Provisions aga	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 I	Block			
Particulars	As at 1st April 2024	Additions	Deductions	As at 31st March 2025	As at 1st April 2024	For the Period	On Sales / Adjustments	As at 31st March 2025	As at 31st March 2025	As at 31st March 2024
Goodwill	-	-	-	-	-	-	1	-	-	-
Intangibles - Computer Softwares	9,955.09	5,982.23	-	15,937.33	6,241.10	1,920.50	-	8,161.60	7,775.72	3,713.99
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,959.03	93.64	16.84	2,035.84	1,628.74	150.99	16.84	1,762.90	272.94	330.29
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	636.01	54.65	3.15	687.51	551.21	66.87	3.15	614.94	72.57	84.80
Information & Technology Equipment	4,514.15	384.23	231.25	4,667.13	3,796.91	583.35	230.73	4,149.54	517.59	717.23
Vehicles	76.96	-	-	76.96	25.87	15.44	-	41.31	35.65	51.09
Office Equipment	1,089.02	71.47	2.50	1,157.99	854.21	104.66	2.39	956.48	201.51	234.81
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	18,230.26	6,586.22	253.73	24,562.75	13,098.05	2,841.82	253.10	15,686.77	8,875.98	5,132.21
Work in progress	3,967.11								2,201.52	3,967.11
Grand Total	22,197.36	6,586.22	253.73	24,562.75	13,098.05	2,841.82	253.10	15,686.77	11,077.50	9,099.31
PREVIOUS YEAR	17,295.22	4,397.95	180.81	18,230.26	11,226.03	2,051.50	179.48	13,098.04	9,099.31	

#### 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	As at
		31st March 2025	31st March 2024
1	Cash (including cheques, drafts and stamps)*	1,369.71	1,455.18
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short - Term	1,394.00	799.36
	(due within 12 months)		
	(bb) Others	-	=
	(b) Current Accounts	36,503.40	30,780.27
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	39,267.11	33,034.80
	Balances with non-scheduled banks included in 2 or 3 above	-	-
	CASH & BANK BALANCES		
	In India	39,267.11	33,034.80
	Outside India	-	-

<sup>\*</sup> Cheques on hand amount to Rs.1,364.26 lakhs (Previous Year: Rs.1,451.37 Lakhs)

<sup>\*</sup>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**

	Particulars	As at	As at
	1 articulars	31st March 2025	31st March 2024
	ADVANCES		
1	Reserve Deposits with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	1,047.53	1,289.91
4	Advances to Directors/Officers	-	-
5	Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	382.52	534.42
6	Others		
	(i) Other Deposits	1,666.33	1,344.55
	(ii) Advances to Employees	191.41	39.23
	(iii) Advances recoverable in cash or kind	4,153.86	2,267.57
	(iv) Unutilized GST	4,255.90	2,674.92
	(v) Service Tax paid in Advance	-	-
	(vi) Income Tax Refund Recoverable	-	-
	TOTAL (A)	11,697.55	8,150.61
	OTHER ASSETS		
1	Income accrued on Investments	19,513.95	17,262.62
2	Outstanding Premiums	23,602.73	5,780.72
<u> </u>	Less: Provisions for doubtful, if any	-	-
3	Agents' Balances	598.37	158.81
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business	43,343.38	27,309.71
	Less: Provisions for doubtful, if any	-	-
6	Due from Subsidiaries / Holding Company	-	-
7	Investments held for uncliamed amount of Policyholders	3,744.00	3,429.82
8	Others		
	(i) Unsettled Investments Contract Receivable	165.13	1,528.21
	(ii) Redemption Receivable	1,330.77	1,861.43
	Less: Provision for Impairment	(1,330.77)	(1,861.43)
	(iii) Interest Accured other than investment	21.81	4.48
	(iv) Deposit With Reserve Bank Of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
	TOTAL (B)	90,989.38	55,474.38
	TOTAL (A+B)	1,02,686.93	63,624.98

## 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
	T ur ticular s	31st March 2025	31st March 2024
1	Agents Balances	10,588.61	11,855.14
2	Balances due to other Insurance Companies	75,101.26	45,617.38
3	Deposits held on Reinsurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	18,769.68	14,663.81
	(b) for Other Policies	2,388.76	2,753.15
5	Unallocated Premium	70,093.40	46,537.10
6	Sundry Creditors	23,798.53	21,729.26
7	Due to Subsidiaries / Holding Company	-	-
8	Claims Outstanding	3,41,014.07	3,01,419.16
9	Due to Officers / Directors	-	-
10	Unclaimed amount of Policyholders	2,918.36	2,788.63
11	Income accrued on Unclaimed amounts	798.20	588.53
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	1,126.47	2,354.19
14	Others -		
	(i) Deposits Received	24.80	24.80
	(ii) Statutory Dues	2,657.91	2,438.77
	(iii) Unsettled Investment Contract Payable	193.63	2,564.86
	(iv) Interest accrued but not due on Borrowings	1,911.33	1,916.42
	(v) Other Payables	0.18	69.82
	Total	5,51,385.20	4,57,321.02

Details of unclaimed amounts and Investment Income thereon (₹ lakhs)							
Particulars	As at	As at					
1 articulars	31st March 2025	31st March 2024					
Opening Balance	3,377.16	3,656.33					
Add: Amount transferred to unclaimed amount	1,561.41	2,357.34					
Add: Cheques issued out of the unclaimed amount but not							
encashed by the policyholders	-	-					
Add: Investment Income	210.08	224.03					
Less: Amount paid during the year	1,380.15	2,834.77					
Less: Transferred to SCWF	51.94	25.77					
Closing Balance of Unclaimed Amount	3,716.56	3,377.16					

## FORM NL-18-PROVISIONS SCHEDULE

## **Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007



## **Provisions**

	Particulars	As at 31st March 2025	As at 31st March 2024
1	Reserve for Unexpired risk	1,78,029.53	1,85,037.48
2	Reserve for Premium Deficiency	•	-
3	For Taxation	-	-
	(less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	9,004.09	8,730.13
5	Others		
	(i) Employee Stock Ownership Plan	4,579.89	4,854.80
	TOTAL	1,91,613.52	1,98,622.41

## 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 31st March 2025	As at 31st March 2024
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 2025	Upto the year ended March 2025	For the quarter ended March 2024	Upto the year ended March 2024
1	Gross Direct Premium Growth Rate	9%	10%	9%	8%
2	Gross Direct Premium to Net Worth	1.08	3.44	1.06	3.33
3	Growth rate of Net Worth	6%	6%	10%	10%
4	Net Retention Ratio	65%	66%	77%	72%
5	Net Commission Ratio	12%	15%	19%	17%
6	Expense of Management to Gross Direct Premium	32%	30%	29%	30%
7	Expense of Management to Net Written Premium	47%	43%	37%	41%
8	Net Incurred Claims to Net Earned Premium	71%	79%	70%	72%
9	Claims paid to claims provisions	16%	75%	21%	76%
10	Combined Ratio	107%	112%	104%	106%
11	Investment income ratio	1.89%	7.77%	1.83%	7.33%
12	Technical Reserves to Net Premium Ratio	4.53	1.41	4.04	1.36
13	Underwriting Balance Ratio	(0.12)	(0.11)	(0.13)	(0.09)
14	Operating Profit Ratio	-1%	1%	-3%	3%
15	Liquid Assets to Liabilities Ratio	0.12	0.12	0.11	0.11
16	Net Earning Ratio	1%	3%	0%	4%
17	Return on Net Worth Ratio	1%	6%	0%	9%
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.96	1.96	2.28	2.28
19	NPA Ratio				
	Gross NPA Ratio	-	0.23%	-	0.37%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.33	0.33	0.35	0.35
21	Debt Service Coverage Ratio	(4.00)	9.12	(5.99)	11.42
22	Interest Service Coverage Ratio	(4.00)	9.12	(5.99)	11.42
23	Earnings per share	0.10	0.78	0.04	1.11
24	Book value per share	13.02	13.02	12.24	12.24

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



\*\* Segmental Reporting up to

** Segmental Reporting up to										
Segments Upto the year ended on 31-March-2025	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	6%	29%	6%	29%	91%	87%	63%	139%	0.77	-38%
Previous Period	14%	27%	-15%	27%	86%	80%	49%	106%	0.86	-6%
Marine Cargo										
Current Period	12%	71%	22%	31%	43%	73%	115%	111%	0.31	-13%
Previous Period	4%	72%	22%	30%	41%	55%	100%	92%	0.29	8%
Marine Hull										
Current Period	-22%	6%	-47%	20%	349%	103%	16%	394%	0.99	-261%
Previous Period	7%	5%	-50%	16%	312%	34%	0%	287%	1.00	-8968%
Total Marine										
Current Period	11%	70%	22%	31%	43%	73%	115%	112%	0.31	-14%
Previous Period	4%	70%	22%	30%	42%	55%	100%	92%	0.29	7%
Motor OD										
Current Period	1%	96%	30%	42%	44%	75%	542%	118%	0.51	-19%
Previous Period	1%	95%	26%	37%	39%	88%	806%	127%	0.50	-25%
Motor TP										
Current Period	9%	79%	29%	43%	54%	62%	15%	104%	0.45	0%
Previous Period	3%	94%	32%	41%	43%		15%	93%	0.52	
Total Motor										
Current Period	5%	86%	30%	42%	49%	68%	36%	111%	0.48	-9%
Previous Period	2%	94%	29%	39%	41%	68%	44%	109%	0.51	-8%
Health										
Current Period	18%	73%	7%	19%	26%	99%	590%	122%	0.51	-22%
Previous Period	92%	81%	4%		25%		713%	112%	0.53	
Personal Accident										
Current Period	-21%	83%	16%	33%	38%	55%	110%	89%	0.59	13%
Previous Period	41%	87%	29%	44%	50%	44%	88%	92%	0.55	0%
Travel Insurance										
Current Period	11%	10%	-45%	53%	511%	-35%	28%	28%	0.14	72%
Previous Period	39%	10%	-30%	51%	497%	8%		112%	0.15	
Total Health										
Current Period	14%	74%	7%	20%	27%	95%	481%	119%	0.51	-19%
Previous Period	85%	81%	6%	22%	28%	85%	495%	109%	0.53	-17%
Workmen's Compensation/ Employer's liability										
Current Period	7%	95%	24%	36%	39%	30%	57%	68%	0.42	2 30%
Previous Period	-5%	95%	25%	36%	38%	62%	60%	99%	0.40	3%
Public/ Product Liability										
Current Period	23%	39%	37%	33%	72%	15%	17%	82%	0.62	2 0%
Previous Period	6%	43%	27%	28%	60%	15%	7%	69%	0.49	29%
Engineering										
Current Period	27%	19%	-58%	32%	159%	27%	64%	33%	0.52	2 66%
Previous Period	20%	17%	-44%	33%	186%	78%	34%	115%	0.52	-14%
Aviation										
Current Period	-100%	0%	0%	0%	0%	0%	35%	0%	0.00	0%
Previous Period	-100%	95%	3646%	592%	623%	0%	178%	0%	0.00	0%
Crop Insurance										
Current Period	29%	28%	-71%	14%	44%	72%	39%	46%	0.05	55%
Previous Period	-55%	22%	-28%		40%			65%	0.04	
Other segments **										
Current Period	-8%	74%	30%	37%	50%	76%	196%	123%	0.49	-22%
Previous Period	3%	68%	43%	47%	70%	57%	262%	120%	0.51	-8%
Total Miscellaneous										
Current Period	11%	71%	15%	30%	41%	79%	75%	110%	0.47	-10%
Previous Period	7%	78%	19%		38%			107%	0.50	
Total-Current Period	10%	66%	15%		44%			112%	1.41	
Total-Previous Period	8%	72%	17%		41%			106%	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, 2025

			PART-A Related Party Tra	nsactions					
				Consideration paid / 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 2025	For the year ended 31st March 2025	For the quarter ended 31st March 2024	For the year ended 31st March 2024		
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	577.55	2,288.14	458.86	2,482.96		
			Commission on reinsurance ceded	91.28	311.72	43.60	431.13		
			Claims recovery on reinsurance	211.88	800.71	304.90	949.46		
			Recovery towards Expenses Incurred	- 21.91	97.95	13.80	76.54		
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate	Reinsurance premium ceded	366.14	2,218.39	586.77	2,485.63		
		Holding Co	Commission on reinsurance ceded	88.82	490.27	100.34	462.69		
			Claims recovery on reinsurance	17.87	66.48	- 41.63	64.83		
		<b>!</b>							
3	Assicurazioni Generali S.P.A. Hong	Hong Kong Branch of	Reinsurance premium ceded	361.75	1,133.18	418.66	712.09		
	Kong Ultimate Holdir	Ultimate Holding Co	Commission on reinsurance ceded	34.14	150.78	61.93	114.05		
			Claims recovery on reinsurance	8.90	9.00	3.80	1,078.93		
4	Assicurazioni Generali S.P.A	Luxembourg Branch of	Reinsurance premium ceded	11,661.26	25,285.38	11,884.23	22,744.18		
	Luxembourg Ultimate Holding	Ultimate Holding Co	Commission on reinsurance ceded	1,107.55	3,467.91	1,462.53	3,046.24		
			Claims recovery on reinsurance	4,573.84	19,696.24	4,377.71	16,838.21		
		•							
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	67.81	624.01	82.37	477.94		
			Commission on reinsurance ceded	7.73	68.15	17.60	57.77		
			Claims recovery on reinsurance	-	8.88	244.61	313.53		
6	Generali lard S.A.	Fellow Subsidiary	Reinsurance premium ceded	2.12	2.12	5.19	38.76		
			Commission on reinsurance ceded	0.71	0.71	0.99	3.86		
			Claims recovery on reinsurance	-	1.67	-	-		
7	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	392.18	729.90	241.59	561.46		
			Commission on reinsurance ceded	53.42	78.68	43.30	67.59		
			Claims recovery on reinsurance	-	34.84	0.04	446.88		
	Io	T = " 0	I						
8	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	3.74	14.09	4.04	15.44		
			Commission on reinsurance ceded	0.85	2.23	0.90	2.24		
		1	Claims recovery on reinsurance	-	-	-			
9	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible Debentures	-	-	6,500.00	27,140.00		
			Interest accrued on Sub-debt - Non Convertible Debentures	1,170.98	4,745.20	791.97	4,010.24		

### 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, 2025

10	Key Managerial Personnel	MD & CEO,CFO and Company Secretary,	Remuneration for the period	- 361.62	3,220.86	1,258.56	4,418.4
	Other K	Other KMPs & Directors	Insurance Premium received	7.51	18.79	2.57	10.1
			Insurance Claims Paid	24.45	26.42	0.75	1.1
			Advances given	17.80	17.80	-	-
11	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	Operating expenses incurred on our behalf	16.83	55.29	10.32	71.25
			Operating expenses incurred by our company on their behalf	39.29	127.92	46.99	112.5
			Rent/Elect. Deposits on our behalf	0.44	4.04	-	5.2
			Rent/Elect. Deposits by our company on their behalf	-	0.67	- 0.52	0.0
			Settlement paid/ (received)	-	-	-	- 53.1
			Insurance Premium Received	-	6.03	0.47	5.4
			Unallocated Premium received/(paid)	- 0.17	0.06	-	0.2
			Insurance Claims Paid	-	0.26	-	-
			Insurance Premium Paid	-	132.56		120.1
12	FG & G Distribution Private Limited		Commission paid	0.18	0.57	0.27	4.0
	l i	Joint Venture of Future	Insurance Premium Received	4.90	4.90	-	4.2
		Enterprises & Generali Group	Insurance Claims Paid	-	-	-	2.9
			Unallocated Premium received/(paid)	-	-	-	0.4
13	Shendra Advisory Services Private Limited	Joint Venturer	Operating expenses incurred by our company on their behalf	-	-	38.28	57.9
	Europ Assistance India Private Limited		RSA Fees, Health & Wellness service & Cyber Service	7.76	243.95	65.67	335.9
14		Fellow Subsidiary	Insurance Claims Paid	0.94	5.96	-	0.1
			Unallocated Premium received/(paid)	- 0.04	-	-	0.0
	T	T	I <del></del>				
15	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	IT Applications, Infrastructure, Architecture, Operation excellence transformation and Procurement	30.00	30.00	-	
	( /		Services				130.69

#### 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, 2025



	PART-B Related Party Transaction Balances - As on March 31, 2025								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	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	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party	
	Future Generali India Life Insurance Co.								
1	Ltd.	Fellow Subsidiary	5.02	Receivable	-	-	-	-	
2	FG & G Distribution Private Limited	Joint Venturer	(1.55)	Payable	-	-	-	-	
3	Europ Assistance India Private Limited	Fellow Subsidiary	(0.62)	Payable	-	-	-	-	
4	Assicurazioni Generali SPA	Ultimate Holding Company	(900.71)	Payable	-	-	-	-	
5	Assicurazioni Generali S.P.A. Hong Kong	Branch of Ultimate Holding Company	(1,229.58)	Payable	-	-	-	-	
6	Assicurazioni Generali S.P.A. U.K.	Branch of Ultimate Holding Company	(1,658.14)	Payable	-	-	-	-	
7	Generali Espana De Seguros	Fellow Subsidiary	(797.82)	Payable	-	-	-	-	
8	Generali Iard S.A.	Fellow Subsidiary	(74.41)	Payable	-	-	-	-	
9	Generali Italia S.P.A.	Fellow Subsidiary	(423.06)	Payable	-	-	-	-	
10	Assicurazioni Generali S.P.A Luxembourg		(6,669.38)	Payable	_	_	_	_	
11	Generali Versicherung AG	Fellow Subsidiary	(25.07)	Payable	-	-	-	-	
12	Generali Horizon B.V.	Fellow Subsidiary	(53,611.33)	Payable	-	-	-	-	
	Generali Operations Service Platform								
13	S.R.L.(GOSP)	Fellow Subsidiary	(160.69)	Payable	-	-	-	-	

## FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE



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

## **Receipt And Payments Accounts (Direct Basis)**

		(₹ lakhs)
	Year ended	Year ended
	31st March, 2025	31st March, 2024
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	6,21,329.09	6,10,065.49
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(62,305.74)	(76,528.62)
Payments to co-insurers, net of claims recovery	14,811.21	(6,466.55)
Payments of claims	(3,16,886.50)	(2,77,763.82)
Payments of commission and brokerage	(33,173.39)	(33,524.14)
Payments of other operating expenses	(1,51,542.30)	(1,51,995.98)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(570.87)	-
Income taxes paid (Net)	(8,990.64)	(4,485.00)
Good & Service tax paid	(57,195.66)	(35,946.11)
Other payments	-	-
Cash flows before extraordinary items	5,475.19	23,355.27
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	5,475.19	23,355.27
	·	,
Cash flows from investing activities:	-	-
Purchase of fixed assets	(3,780.73)	(5,361.79)
Proceeds from sale of fixed assets	13.95	1.01
Purchases of investments	(2,55,443.44)	(1,20,441.93)
Term Deposit created during the year	(405.78)	(22.50)
Sales of investments	2,08,339.20	46,232.91
Repayments received	-	· -
Rents/Interests/ Dividends received	52,449.06	48,014.89
Investments in money market instruments and in liquid mutual funds (Net)	166.28	1,663.95
Expenses related to investments	(0.81)	(0.81)
Net cash flow from investing activities	1,337.73	(29,914.28)
	,	( ) ,
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	_
Proceeds from borrowing	-	27,140.00
Repayments of borrowing	-	
Interest/dividends paid	(4,276.97)	(2,070.59)
Share application money pending allotment	-	-
Net cash flow from financing activities	(4,276.97)	25,069.42
***************************************	(-,= : = 0 /)	
Effect of foreign exchange rates on cash and cash equivalents, net	_	-
Net increase in cash and cash equivalents:	2,535.95	18,510.41
Cash and cash equivalents at the beginning of the year	43,708.42	25,198.50
Cash and cash equivalents at the end of the year	46,244.38	43,708.41

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

## STATEMENT OF ADMISSIBLE ASSETS: AS AT 31ST MARCH 2025

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	-	1,75,348	1,75,348
	Policyholders as per NL-12 A of BS	6,18,451	-	6,18,451
(A)	Total Investments as per BS	6,18,451	1,75,348	7,93,799
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	11,078	-	11,078
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	346	-	346
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	39,267	-	39,267
(F)	Advances and Other assets as per BS	90,802	13,353	1,04,156
(G)	Total Current Assets as per BS(E)+(F)	1,30,070	13,353	1,43,423
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	17,581	1,376	18,958
(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)	7,59,598	1,88,701	9,48,299
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	17,927	1,376	19,303
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)	7,41,671	1,87,325	9,28,996

(₹ 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	73	-	73
	(b)Leasehold improvements	273	-	273
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	598	-	598
	(b) Premiums receivables relating to State/Central government sponsored schemes	803	-	803
	(c) Deferred Tax Assets	-	1,029	1,029
	(d) Co-insurer's balances outstanding for more than ninety days	5,179	-	5,179
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	6,360	-	6,360
	(f) Other Reinsurer's balances outstanding for more than 180 days;	347	-	347
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	550	191	741
	(h) GST Unutilized Credit outstanding for more than ninety days;	-	156	156
	(i) Assets held for uncliamed amount of Policyholders	3,744	-	3,744

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 March, 2025		
Item				
No.	Reserve	Gross Reserve	Net Reserve	
(a)	Unearned Premium Reserve (UPR)	2,58,691	1,78,030	
(b)	Premium Deficiency Reserve (PDR)	-	-	
(c)	Unexpired Risk Reserve (URR)(a)+(b)	2,58,691	1,78,030	
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,38,453	1,80,640	
(e)	IBNR reserve	2,29,362	1,60,374	
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	7,26,505	5,19,044	

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 2025

(₹ 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	65,326	18,760	39,642	16,611	6,533	5,946	6,533
2	Marine Cargo	12,823	9,152	8,517	6,327	1,830	1,898	1,898
3	Marine - Other than Marine Cargo	207	12	130	14	21	19	21
4	Motor	1,83,267	1,57,990	1,27,692	1,13,089	31,598	33,927	33,927
5	Engineering	11,163	2,166	2,858	887	1,116	429	1,116
6	Aviation	-	-	515	518	-	155	155
7	Liability	4,348	1,713	794	246	652	179	652
8	Health Insurance	1,86,546	1,37,225	1,82,790	1,30,218	27,982	41,128	41,128
9	Miscellaneous	32,031	24,515	22,286	17,216	4,903	5,165	5,165
10	Crop	59,040	16,786	25,898	11,765	5,904	3,885	5,904
	Total	5,54,751	3,68,320	4,11,123	2,96,892	80,539	92,731	96,499

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 2025

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	7,41,671
	Deduct:	
(B)	Current Liabilities as per BS	1,66,353
(C)	Provisions as per BS	5,19,044
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	56,274
	Shareholder's FUNDS	
(F)	Available Assets	1,87,325
	Deduct:	
(G)	Other Liabilities	54,003
(H)	Excess in Shareholder's funds (F-G)	1,33,322
(I)	Total ASM (E+H)	1,89,596
(J)	Total RSM	96,499
(K)	Solvency Ratio (Total ASM / Total RSM)	1.96

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

# PERIODIC DISCLOSURES

### FORM NL-27 Products Information

Future Generali India Insurance Company Ltd Date: As on 31.03.2025

**Products Information** 

List below the products and/or add-ons introduced during the period Jan- March 2025

SI. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business(a)	Category of product	Date of allotment of UIN
1	Long Term Private Car Package Policy - 3 Years	NA	IRDAN132RPMT0133V01202425	Motor	Retail	14-Jan-25
2	Additional Towing Charges	NA	IRDAN132RPMT0133V01202425/A0134V01202425	Motor	Retail	14-Jan-25
3	Consumable Cover	NA	IRDAN132RPMT0133V01202425/A0135V01202425	Motor	Retail	14-Jan-25
4	Increased Property damage liability benefit	NA	IRDAN132RPMT0133V01202425/A0136V01202425	Motor	Retail	14-Jan-25
5	Loss of Driving license/Registration certificate	NA	IRDAN132RPMT0133V01202425/A0137V01202425	Motor	Retail	14-Jan-25
6	Loan Protector	NA	IRDAN132RPMT0133V01202425/A0138V01202425	Motor	Retail	14-Jan-25
7	Return to Invoice	NA	IRDAN132RPMT0133V01202425/A0139V01202425	Motor	Retail	14-Jan-25
8	Protection of NCB	NA	IRDAN132RPMT0133V01202425/A0140V01202425	Motor	Retail	14-Jan-25
9	Tyre Protection	NA	IRDAN132RPMT0133V01202425/A0141V01202425	Motor	Retail	14-Jan-25
10	Roadside Assistance	NA	IRDAN132RPMT0133V01202425/A0142V01202425	Motor	Retail	14-Jan-25
11	Daily Cash Benefit/Inconvenience Allowance	NA	IRDAN132RPMT0133V01202425/A0143V01202425	Motor	Retail	14-Jan-25
12	Loss of Personal Belongings	NA	IRDAN132RPMT0133V01202425/A0144V01202425	Motor	Retail	14-Jan-25
13	Zero Depreciation Cover	NA	IRDAN132RPMT0133V01202425/A0145V01202425	Motor	Retail	14-Jan-25
14	Personal Accident Plan	NA	IRDAN132RPMT0133V01202425/A0146V01202425	Motor	Retail	14-Jan-25
15	Engine & Gear Box Protector	NA	IRDAN132RPMT0133V01202425/A0147V01202425	Motor	Retail	14-Jan-25
16	Wall charger and associated components/accessories	NA	IRDAN132RPMT0133V01202425/A0148V01202425	Motor	Retail	14-Jan-25
17	Battery Guard	NA	IRDAN132RPMT0133V01202425/A0149V01202425	Motor	Retail	14-Jan-25
18	Key and Locks Replacement Cover	NA	IRDAN132RPMT0133V01202425/A0150V01202425	Motor	Retail	14-Jan-25
19	Hospital Cash Cover	NA	IRDAN132RPMT0133V01202425/A0151V01202425	Motor	Retail	14-Jan-25
20	App Protection cover	NA	IRDAN132RPMT0133V01202425/A0152V01202425	Motor	Retail	14-Jan-25

Note:

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation, Crop Insurance and Other segments (Please specify)

NL-28

(Read with Regulation 10)

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD

**Registration Number:132** Statement as on :31st Mar 2025

Statement of Investment Assets (General Insurer)

PART - A

(Business within India)

Periodicity of Submission : Quarterly

(Rs in Lakhs)

sectio	n T
No.	PAF

No.	PARTICULARS	SCH	AMOUNT
1	a. Investments-Shareholders	8	1,75,348
	b. Investments-Policyholders	8A	6,18,451
2	Loans	9	
3	Fixed Assets	10	11,078
4	Current Assets		
	a. Cash and Bank	11	39,267
	b. Advances and Other Assets	12	1,02,784
5	Current Liabilities		
	a. Current Liabilities	13	5,51,503
	b. Provisions	14	1,91,614
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P and L A/c		-
	Application of Funds as per Balance Sheet (A)		2,03,811

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	11,078
3	Cash and Bank Balance (If any)	11	39,267
4	Advances and Other Assets (If Any)	12	1,02,784
5	Current Liabilities	13	5,51,503
6	Provisions	14	1,91,614
7	Misc Exp not written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		-
		TOTAL(B)	-5,89,988
		(A-B)	7,93,799

#### Section II

No.	Investment Assets	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	(d) = (b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%	-	42,706	1,50,624	1,93,330	24.19	-	1,93,330	1,96,796
	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	1	83,487	2,94,457	3,77,945	47.29	-	3,77,945	3,83,574
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	Approved Investments		-	50,959	1,79,731	2,30,690	28.87	(718)	2,29,972	2,31,226
	2. Other Investments		-	447	1,576	2,022	0.25	0	2,022	325
	c) Approved Investments	Not Exceeding 55%		40,141	1,41,576	1,81,717	22.74	(1,981)	1,79,736	1,81,648
	d) Other Investments	NOT Exceeding 55%	-	1,502	5,299	6,801	0.85	(854)	5,947	5,947
	Total Investment Assets	100%	-	1,76,536	6,22,638	7,99,174	100.00	(3,553)	7,95,621	8,02,719

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

- 2. Other Investments' are as permitted under 27A(2)
- 3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- 4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- 5. 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.

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		1,81,327	23.12	12,003	79.98	1,93,330	24.19
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)		3,67,937	46.92	10,007	66.68	3,77,945	47.29
3	Investment subject to Exposure Norms							
	a) Housing and Loans to SG for housing and FFE							
	1. Approved Investments		83,758	10.68	14,392	95.90	98,150	12.28
	2. Other Investments		-	-	-	-	-	-
	b) Infrastructure Investments							
	1. Approved Investments		1,30,468	16.64	2,271	15.13	1,32,739	16.61
	2. Other Investments		2,167	0.28	(344)	(2.29)	1,822	0.23
	c) Approved Investments		1,96,391	25.04	(14,675)	(97.78)	1,81,717	22.74
	d) Other Investments		3,445	0.44	3,356	22.36	6,801	0.85
	Total		7,84,167	100.00	15,007	100.00	7,99,174	100.00

# Date: 31st Mar 2025

### FORM NL-29-DETAIL REGARDING DEBT SECURITIES

(Rs in Lakhs)

		Det	ail Regarding d	ebt securities			(NS III EURIIS)	
		Market	Value			Book V	alue	
	As at 31st Mar 2025	as % of total for this class	As at 31st March 2024	as % of total for this class	As at 31st Mar 2025	as % of total for this class	As at 31st March 2024	as % of total for this class
Break down by credit rating								
AAA rated	3,56,560	45.81	3,05,198	41.57	3,53,708	45.97	3,06,825	41.41
AA or better	31,027	3.99	40,212	5.48	30,713	3.99	40,133	5.42
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	3,83,574	49.28	3,80,571	51.84	3,77,945	49.12	3,85,746	52.06
Any other (Unrated)	-	-	ı		ı	ı	ı	-
Any other (Reverse Repo)	6,999	0.90	8,198	1.12	6,999	0.91	8,198	1.11
Rated D	125	0.02	-	-	-	-	ı	-
Total (A)	7,78,285	100.00	7,34,180	100.00	7,69,365	100.00	7,40,902	100.00
Break down by Residual Maturity								
Up to 1 year	24,481	3.15	22,640	3.08	24,301	3.16	22,634	3.05
more than 1 year and upto 3years	87,207	11.21	81,260	11.07	86,804	11.28	81,275	10.97
More than 3years and up to 7years	3,45,519	44.39	3,53,348	48.13	3,43,651	44.67	3,57,370	48.23
More than 7 years and up to 10 years	2,07,945	26.72	2,06,583	28.14	2,04,472	26.58	2,09,308	28.25
above 10 years	1,13,132	14.54	70,3 <del>4</del> 8	9.58	1,10,137	14.32	70,314	9.49
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	7,78,285	100.00	7,34,180	100.00	7,69,365	100.00	7,40,902	100.00
Break down by type of the issuer								
a. Central Government	1,97,363	25.36	1,85,466	25.26	1,93,895	25.20	1,87,618	25.32
b. State Government	1,86,211	23.93	1,95,105	26.57	1,84,049	23.92	1,98,127	26.74
c. Corporate Securities	3,87,712	49.82	3,45,410	47.05	3,84,421	49.97	3,46,958	46.83
Any other (Fixed Deposit)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	6,999	0.90	8,198	1.12	6,999	0.91	8,198	1.11
Total (C)	7,78,285	100.00	7,34,180	100.00	7,69,365	100.00	7,40,902	100.00

#### Note

- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- (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-Name of the Fund: Shareholder's Fund

(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 / D	ebentures	Loa	ans	Other Debt	instruments	All Othe	r Assets	TO	TAL
N	PARTICULARS	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD
0	PARTICULARS				•	•	`	(As on 31 Mar	•	•	
$\vdash$		2025)	2024)	2025)	2024)	2025)	2024)	2025)	2024)	2025)	2024)
1	Investment Asset (As per Form3A/3B - Total Fund)	3,84,729	3,46,745	-	-	9,371	10,696	4,05,074	3,92,741	7,99,174	7,50,182
2	Gross NPA	1,822	2,811	,	-	-	-	-	-	1,822	2,811
3	% of Gross NPA on Investment Assets(2/1)	0.47	0.81	-	-	-	-	-	-	0.23	0.37
4	Provision made on NPA	1,822	2,811	-	-	-	-	-	-	1,822	2,811
5	Provision as a % of NPA(4/2)	100.00	100.00		-	-	-	-	-	100.00	100.00
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	3,82,907	3,43,934		-	-	-	-	-	7,97,352	7,47,371
8	Net NPA (2 - 4)	-	-	1	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Certified that the information given herein are correct, complete to the best of my knowledge. Also certified that the various investments made and covered in the return are with in the return are within the exhaustive

- 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

- 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 2025 Statement of Investment and Income on Investment



).	Category of Investment			rrent Quarter			Year T	o Date(Curr	ent Year	)	Year t	o date(Previ	ous Year)	_
		Categor y Code	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investme nt (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	No Yie (%
	A Central Government Securities	cccn	4.04.767	2 422	4 700/	4 240/	4.05.242	42.050	C 050/	E 000/	4 72 520	44.000	0.07	L,
	A1 Central Government Bonds A2 Special Deposits	CGSB CSPD	1,91,767	3,433	1.79%	1.31%	1,85,213	12,869	6.95%	5.09%	1,72,529	11,839	0.07	0
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	
-	A4 Treasury Bills A5 Sovereign Green Bonds	CTRB CSGB	4,006	70	1.75%	1.28%	3,249	232	7.14%	5.24%	2,024	145	7.15%	5
	B Government Securities / Other Approved Securities		1,000	- /0	117570	112070	3/2.13	202	7.12.170	J.E 170	L/OL 1	110	7.11570	
_	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds B2 State Government Bonds/ Development Loans	CGSL SGGB	1,93,402	3,646	1.88%	1.38%	1,95,967	13,866	7.08%	5.19%	1,86,389	13,027	6.99%	5
	B3 State Government Guaranteed Loans	SGGL	1,93,402	- 3,040	-	-	1,93,907	- 13,000	7.0676	3.1970	1,00,309	- 13,027	- 0.55%	-
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	580	10	1.80%	1.32%	669	52	7.75%	5.68%	1,999	136	6.80%	5
	B5 Guaranteed Equity C Housing and Loans to State Govt for housing and fire fighting	SGGE	-	-	-	-	-	-	-	-	-	-	-	+
	C1 Loans to State Govt. for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	Ι
-	C2 Loans to State Govt. for Fire Fighting Equipments C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HLSF HTLH	-	-	-	-	-	-	-	-	-	-	-	+
	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	
_	C5 Housing - Securitised Assets ( Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	╀
_	C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group C7 Bonds/Debentures issued by HUDCO	HDPG HTHD	6,517	110	1.69%	1.24%	6,470	448	6.93%	5.08%	6,514	455	6.99%	,
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	
_	C9 Bonds/Debentures issued by Authority constituted under any C10 Bonds/Debentures issued by HUDCO	HTDA HFHD	81,345	1,462	1.80%	1.32%	73,800	5,423	7.35%	5.39%	67,402	4,964	7.36%	
	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	t
	C12 Bonds/Debentures issued by Authority constituted under any	HFDA	-	-	-	-	-	-	-	-	-	-	-	Į
+	C13Debentures / Bonds / CPs / Loans D Infrastructure Investments	HODS	-	-	-	-	-	-	-	-	-	-	<u> </u>	+
	D1 Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	I
4	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE ITCE	1,261	-79 60	-6.29%	-4.61%	1,034	98	9.48%	6.95%	304	55	18.24%	1
+	D3 Infrastructure - Corporate Securities - Equity shares - Quoted D4 Infrastructure - PSU - Equity Shares - Unquoted	IENQ	2,419	-68	-2.82%	-2.07%	1,390	364	26.19%	19.20%		-	-	$^{+}$
	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEUQ	-	-	-	-	-	-	-	-	-	-	-	T
_	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group) D7 Infrastructure - Securitised Assets (Approved)	IEPG IESA	-	-	-	-	-	-	-	-	-	-	-	+
_	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-		-	-	t
	D9 'Infrastructure - Infrastructure Development Fund (IDF)	IDDF	5,000	99	1.98%	1.45%	5,555	446	8.03%	5.89%	3,736	203	5.44%	
-	D10 Infrastructure - PSU - Debentures/ Bonds D11 Infrastructure - PSU - CPs	IPTD IPCP	95,862	1,780	1.86%	1.36%	96,688	7,211	7.46%	5.47%	96,498	6,980	7.23%	
	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	8,798	168	1.91%	1.40%	12,637	1,124	8.89%	6.52%	17,895	1,401	7.83%	,
_	D13 Infrastructure - Other Corporate Securities - CPs	ICCP ILWC	-	-	-	-	-	-	-	-	-	-	-	╀
-	D14 Infrastructure - Term Loans (with Charge) D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	-	-	-	-	-	-	-	-		-	-	+
	D19 Infrastructure - Units of Insfrastructure Investment Trust	EIIT	1,451	19	1.32%	0.97%	1,955	67	3.41%	2.50%	2,292	182	7.94%	
-	D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD ILBI	17,068	330	1.93%	1.42%	4,998 17,423	1,386	7.96%	5.83%	17,573	1,404	7.99%	+
_	D20 Long Term Bank Bonds ApprovedInvestment- Infrastructure D21 Long Term Bank Bonds Approved Investment- Affordable Housing	HLBH	2,505	47	1.87%	1.37%	2,505	193	7.71%	5.66%	2,505	- 1,404	7.5570	)
	D16'Infrastructure - Debentures / Bonds / CPs / loans	IODS	592	-59	-9.93%	-7.28%	875	-23	-2.59%	-1.90%	971	22	2.31%	,
	D17 Infrastructure - Equity (including unlisted)  E Approved Investment Subject To Exposure Norms	IOEQ	908.58	-	-	-	908.58	-	-	-	-	-	-	+
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	3,614	-155	-4.30%	-3.15%	2,118	-185	-8.75%	-6.41%	264	319	120.94%	9
	E2 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-	EACE	12,305	175	1.42%	1.04%	8,526	1,775	20.81%	15.26%	1,354	46	0.03	╀
	E3 PSU-(Approved Investments) -Equity Shares -quoted E4 Corporate Securities (Approved Investment ) -Equity Shares -Quoted	ETCE	-	-	-	-	-	-	-	-		-	-	$^{+}$
	E5 Corporate Securities (Approved Investment ) - Equity Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	Ι
_	E6 PSU - Equity Shares - Unquoted E7 Equity Shares - Companies incorporated outside India (invested prior to	EEUQ EFES	-	-	-	-	-	-	-	-		-	-	╀
	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	t
_	E9 Corporate Securities - Bonds - Taxable	EPBT	1,55,313	3,206	2.06%	1.51%	1,46,605	11,958	8.16%	5.98%	1,13,536	9,410	8.29%	
_	E10 Corporate Securities - Bonds - Tax free E11 Corporate Securities (Approved Investment ) -Pref Shares	EPBF EPNQ	-	-	-	-	1,509	-	-	-		-	-	+
	E12 Corporate Securities (Approved Investment ) -Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	I
	E13 Corporate Securities (Approved Investment ) -Debentures	ECOS EDPG	-	-	-	-	-	-	-		-	-	-	+
	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group E15 Corporate Securities (Approved Investment ) - Derivative Instruments	ECDI		-	-	-	-	-	-	-		-	-	t
	E16 Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	I
-	E17 Loans - Policy Loans E18 Loans Secured Loans - Mortgage of Property in India (term Loan)	ELPL ELMI	-	-	-	-	-	-	-	-	-	-	-	+
	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	t
1	E20 Deposits - Deposit with scheduled banks	ECDB	-	-	1.740	1.070	2.25	-		4.020/		- 401	F 000	£
+	E21 Deposits - CDs with Scheduled Banks E22 Deposits - Money at call and short notice with banks /Repo	EDCD ECMR	2,339 10,768	41 207	1.74%	1.27%	2,354 10,762	129 737	5.49% 6.85%	4.02% 5.02%	2,378 9,652	121 644	5.08% 6.67%	)
	E23 CCIL (Approved Investement) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	Į
4	E24 Commercial Papers issued by all India Financial Institutions rated very E25 Application Money	ECCP ECAM	-	-	-	-	2,499	2	0.09%	0.07%	2,497 123	2	0.00	+
	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	-		-	-	-	-	-	-	-	-	-	İ
1	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks		-	-	-	-	-	-	-		-	-	-	Ŧ
1	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EUPS	-	-	-	-	-	-	-	-	-	-	-	+
	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EPPS	-	-	-	-	-	-	-	-	-	-	-	I
J	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	-	-	0	-	-	- 1	0	-	-	H
1	E33 Mutual Funds - (under Insurer's Promoter Group) E31 Exchange Traded Fund	EMPG EETF				-			-	-	-	-		t
1	F Other than Approved Securities	0000												f
-	F1 Other than Approved Investments -Bonds -PSU- Taxable F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPT OBPF	-	-	-	-	-	-	-	-	-	-	-	+
	F3 Other than Approved Investments - Equity Shares (incl PSUs and	OESH	3,316	102	3.07%	2.25%	2,577	633	24.56%	18.01%	348	217	65.67%	
4	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group F5 Other than Approved Investments -Debentures	OEPG	-	-	-	-	-	-	-	-	1 020	-3 20	0.16%	
1	F6 Debentures/ Bonds/ CPs/ Loans etc Promoter Group	OLDB ODPG	-	-	-	-	-	-		-	930	28	3.03%	)
	F7 Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	İ
Į	F8 Other than Approved Investments -Pref Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	£
+	F9 Other than Approved Investments -Venture fund F10 Other than Approved Investments -Short Trem Loans (Unsecured	OVNF	-	-	-	-	-	-	-	-	-	-	-	+
	F11 Other than Approved Investments - Term Loans (without charge )	OTLW			-	-	-	-		-				İ
1	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS OMPG	-	-	-	-	0	-	-	-	0	-	-	£
+	F13 Mutual Funds - (under Insurer's Promoter Group) F14 Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	$^{+}$
	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure	OPSA	-	-	-	-	-	-		-	-	-	-	t
-	F16 Equity Shares (PSU & Unlisted)	OEPU	-	-	-	-	-	-		÷	-	-	-	Ŧ
٠	F17 Investment properties - Immovable F18 Equity Shares in Housing Finance Companies	OIPI	886	-6	-0.01	-0.01	700	165	23.59%	17.29%		-	-	+
	, energy mence companies	TOTAL	8,02,024			1.33%				5.48%	7,09,713	51,599	7.27%	5

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM shall be prepared in respect of each fund.

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

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

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number: 132 Statement as on:31st Mar 2025

Statement of Down Graded Investments Periodicity of Submission : Quarterly

(Rs in Lakhs)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	<b>Current Grade</b>	Date of Downgrade	Remarks
Α	During the guarter								
<u> </u>	NIL								
	INIL								
В	As on Date								
1	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	231	03-01-2012	CARE	CAREAAA	CARE D	17-09-2018	
2	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-05-2015	ICRA	ICRA AA	ICRA AA+		
3	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	20-05-2015	ICRA	AAA(IND)	ICRA AA	21-05-2019	Rating upgraded only by ICRA
4	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	20-05-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
5	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-05-2015	ICRA	AAA(IND)	ICRA AA+	14-11-2018	Rating upgraded only by ICRA
6	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	400	29-08-2018	CARE	AAA(IND)	CARE D	17-09-2018	
7	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	394	29-08-2018	CARE	AAA(IND)	CARE D	17-09-2018	
8	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	797	21-09-2015	ICRA	AAA(IND)	ICRA D	17-09-2018	

#### 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

	nsurer: Future Generali India Insurance Company Limited	Date:	31-03-2025
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(Rs in Lakhs)

	Reinsurance	Risk Concentra	tion			
S.No.	Reinsurance Placements	No. of	Premium ced	led to reinsurers (Upto th	e 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	2	-	-	505	0.27%
3	No. of Reinsurers with rating A but less than AA	68	46,841	4,258	9,308	32.40%
4	No. of Reinsurers with rating BBB but less than A	17	3,089	465	711	2.29%
5	No. of Reinsurers with rating less than BBB	2	1	(2)	93	0.05%
	Total (A)	89	49,930	4,721	10,617	35.01%
	With In India					
1	Indian Insurance Companies	13	0	-	15,461	8.29%
2	FRBs	8	50,000	8,780	3,086	33.18%
3	GIC Re	1	40,714	2,979	143	23.51%
4	Other (to be Sepecified)	-				0.00%
	Total (B)	22	90,714	11,759	18,690	64.99%
	Grand Total (C)= (A)+(B)	111	1,40,645	16,480	29,307	100.00%

Note:- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all

PERIODIC DISCLOSURES FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

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

PD 34 Qlik View for the Quarter Q4

CT PREMIUM UNDERV	WRITTEN																	(4)	mount in Rs. Lakhs)	
OT FIREMOM UNDERV	mu i La											Miscellaneou	us						mount in rea. Lakina)	
SI.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health		Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other senments (9)	Total Miscellaneous	Total
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarte
	STATES*																			
1	Andhra Pradesh	5.	3		5	5 425	1,845	2,270	39	112		2 154	13	2.11	26	-	13,339	20	15,823	15,
2	Arunachal Pradesh										-			-		-	-	-		
3	Assam	5.	3		1	1 206				2		172		-	1		2,355	55	3,417	
4	Bihar	12			0 1	0 164				0	_	7		0	5			122	902	1.
5	Chhattisgarh	13	6	1	4 1	4 94				1	-	0 15		-	4			31	286	
6	Goa	19	5 -		1	1 42						0 2		1				16	99	
7	Gujarat	1,40	3 -	28	3 28							B 1,236	93	52	122			173	3,224	4.
8	Haryana	6	4 -	1	5 19					40		1 93	2	3	12		4	98	1,265	1.
9	Himachal Pradesh	2	2 -		0	0 19				2	1	0 3	1				1,419	49	1,554	1.
10	Jharkhand	6	0 -		10 10	0 250	791	1,042	206	17		223		1	64		3,652	95	5,084	5,
11	Kamataka	33	6 -	11	18 11	8 1,643	2,115	3,757	16,697	449		2 17,148	23	126	32		-	130	21,217	21
12	Kerala	9		1	12 13						18		12	15	11		-	81	4,226	4
13	Madhya Pradesh	15			13 3:							3 180	16	18	29			165	1,245	1
14	Maharashtra	7,49	4 7	7 1,88	6 1,86	3 6,250	6,063	12,313	30,219	1,576	26	31,821	354	402	973	-	4,215	2,888	52,967	62
15	Manipur		-														-	- 1		
16	Meghalaya		-														-	- 1		
17	Mizoram		-														-	- 1		
18	Nagaland	-	-						(0)			(0)		-			-	-	(0	
19	Odsha	6	3 -		2	2 90	177	268	142	1		0 144	7	0	6		20	78	522	
20	Punjab	11	7 -		18 21	8 1,113	834	1,948	577	37	21	B 642	1	0	6		-	172	2,769	2
21	Rajasthan	9	7 -		18 31	8 230	1.117					1 98	4	3	45		4	77	1,578	
22	Slistim		5			13				10		12	0					2	63	
23	Tamil Nadu	95	1 -	34	18 341				1,299	30		4 1,333	73	33	115			159	3,579	
24	Telangana	671			7							3 5,479	174		476			278	9,099	9
25	Tripura	1	0 -	<del>                                     </del>		5				0		5,415		/*/	410	1		18	72	
26	Uttarakhand	- 4			0	0 117				19		0 25	0			-		67	391	
27	Uttar Pradesh	22		+	6 4	6 1.647	1.715			198		2 399		40	20			301	4,111	
20	West Bengal	65		-	14 10-							3 848	21	10	159			241	2,022	
20	TOTAL (A)	12.82		7 2.95		5 16.721							811		2,118		25,007	5,315	1,35,514	1,51
	UNION TERRITORIES	12,02	•	4,85	2,30	16,721	24,043	40,764	57,632	3,002	- 11	2 00,746	811	792	2,110		25,007	5,315	1,30,014	1,01
			_																	
	Andaman and Nicobar Islands		0 -	_						-			-					-	3	_
2	Chandigarh	210	0 -		14 64	4 568	670	1,238	290	28		7 325	8	7	9	-	-	33	1,620	1,
3	Dadra and Nagar Haveli	-	-	-		-				-				-		-	-	-		
4	Daman & Diu	-	-	-		-				-				-			-			
<u> </u>	Govt. of NCT of Delhi	66	1 -	23	16 231							8,323	39	216	314			98	14,466	15,
ь	Jammu & Kashmir		6 -	-		48	286	334	4		+	0 4	0				-	8	346	
- /	Ladakh								-		_	-						-		-
	Lakshadweep					-	-	-	-		-	-					-			
9	Puducherry	1	3 -			92		194		1		0 8	2	0		-	-	9	212	
	TOTAL (B)	89	0 -	36	10 301	0 3,619	3,626	7,244	8,299	346	14	4 8,660	48	223	324		-	148	16,648	17
	Outside India																			
1	TOTAL (C)		-		-									-		-	-	-		
										1	1					1				
	Grand Total (A)+(B)+(C)	13,71	4   7	7 3,25	7 3,26	4 20.340	27.669	48.009	65,932	3.348	128	69,406	859	975	2,442	-	25.007	5.463	1,52,162	1,69.1

3.20.444

Note: .

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

#### PERIODIC DISCLOSURES

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

Name of the Insurer: Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007

CIN:U66030MH2006PLC165287

(Amount in Rs. Lakhs)

								(Amount in Rs. Lakhs)	
Sl.No.	Line of Business	For the Quart		For the Quar	ter ended	Upto the Qua	rter ended	•	Quarter ended
		March 31	, 2025	March 31	, 2024	March 31	, 2025	Marc	h 31, 2024
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	13,714	99,039	10,774	93,823	58,170	3,45,703	55,123	3,35,611
2	Marine Cargo	3,257	16,161	3,198	16,755	12,532	67,734	11,164	67,774
3	Marine Other than Cargo	7	1	0		207	11	264	3
4	Motor OD	20,340	2,78,335	21,664	3,90,050	80,508	12,25,484	80,067	12,78,492
5	Motor TP	27,669	55,590	34,232	1,05,575	1,02,759	3,36,962	93,997	3,59,054
6	Health	65,932	25,736	63,457	30,696	1,73,009	1,04,194	1,46,879	1,17,211
7	Personal Accident	3,348	39,328	4,705	45,651	12,122	1,68,167	15,279	1,62,461
8	Travel	126	3,955	139	4,274	733	21,195	662	18,884
9	Workmen's Compensation/	859	5,626	798	4,765	3,808	23,038	3,553	20,702
	Employer's liability								
10	Public/ Product Liability	975	4,392	781	2,464	3,747	11,016	3,057	6,665
11	Engineering	2,442	2,039	2,421	1,753	10,709	6,918	8,448	6,293
12	Aviation	-	-	-	-	-	-	(0)	-
13	Crop Insurance	25,007	100	7,244	209	54,290	2,603	41,577	631
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	5,463	1,42,923	6,438	57,050	28,223	5,04,483	31,019	4,11,324
·	Grand Total	1,69,140	6,73,225	1,55,852	7,53,065	5,40,816	28,17,508	4,91,090	27,85,105

#### Notes:

- (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

# PERIODIC DISCLOSURES FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

CIN:U66030MH2006PLC165287

SI.No.	Channels		uarter ended n 31, 2025	Upto the Qua March 3:		For the Quarte March 31,		Upto the Qua March 3	
31.140.	Chames	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	99,315	17,390	4,10,920	62,182	1,18,099	16,321	4,60,068	56,139
2	Corporate Agents-Banks	2,12,634	5,401	7,81,807	28,141	2,14,293	8,909	7,55,731	35,855
3	Corporate Agents -Others	22,960	1,954	95,512	9,960	26,529	1,361	87,820	4,995
4	Brokers	2,21,354	91,671	10,37,554	2,99,370	3,15,102	95,584	9,77,856	2,59,414
5	Micro Agents	4	153	20	1,175	2	511	10	1,251
6	Direct Business- Officers/Employees- Online (Through Company Website)-	48,254	44,169	1,61,577	1,05,831	(36,359)	21,735	1,08,654	97,236
7	Common Service Centres(CSC)	-	-	1	0	-	-	5	0
8	Insurance Marketing Firm	8,877	799	35,456	2,495	9,810	665	17,986	1,192
9	Point of sales person (Direct)	56,477	6,839	2,81,341	28,670	1,01,785	9,842	3,63,155	31,742
10	MISP (Direct)	3,315	760	13,125	2,969	3,741	918	13,171	3,191
11	Web Aggregators	35	4	195	22	63	6	649	74
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)(i)	-		-	-	-	-	-	-
	Total (A)	6,73,225	1,69,140	28,17,508	5,40,816	7,53,065	1,55,852	27,85,105	4,91,090
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,73,225	1,69,140	28,17,508	5,40,816	7,53,065	1,55,852	27,85,105	4,91,090

#### 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-March-2025

																			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	1,558	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
2	Claims reported during the period	5,987		28	15,402	2,03,675	8,042	2,11,717	3,63,344		261		1,035	99	1,971	3	1,494		1,27,628	7,32,654
	(a) Booked During the period	5,846	15,173	28	15,201	2,03,028	7,754	2,10,782	3,62,015		244	3,65,762	1,003	98	1,928	-	1,489		1,27,300	7.29.409 3.245
	(b) Reopened during the Period	141	201		201	647	288	935	1,329	210	17	1,556	32	1	43	3	5		328	3.245
	(c) Other Adjustment (to be specified) (i) (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	5,252	14,890	24	14,914	2,01,580	5,484	2,07,064	3,46,687	3,125	68	3,49,880	1,068	103	1,633	7	1,695	-	1,25,081	7,06,697
	(a) paid during the period	4,508	13,459	24	13,483	1,82,984	5,412	1,88,396	3,46,687	3,125	68	3,49,880	537	41	1,275	6	1,382	-	1,22,005	6,81,513
	(b) Other Adjustment ( to be specified) (i) Closed without payment (ii)	744	1,431	-	1,431	18,596	72	18,668	-	-	-	-	531	62	358	1	313		3,076	25,184
4	Claims Repudiated during the period	433	189		189	1.632	852	2.484	19.171	821	209	20.201	45	5	67		-		707	24,131
	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)	-	2	-	2	103	125	228	3	5	-	8	5	-	1	-	26	34,280	12	34,562
6	Claims O/S at End of the period	1,860	1,921	10	1,931	8,943 7,422	12,536	21,479	10,084	454	70	10,608	543	73	780	82	480	-	3,608	41,444
	Less than 3months	573	731	3	734		1,634	9,056	8,821	276	15	9,112	195	10	278	-	100	-	1,960	41,444 22,018 4,360 4,525 10,541
	3 months to 6 months	275	195	2	197	721	1,275	1,996	548	24	6	578	125	11	171	0	15	-	992	4,360
	6months to 1 year	319	268	0	268	232	2,553	2,785	355	42	36	433	114	11	169	0	39		387	4,525
	1 year and above	693	727	5	732	568	7,074	7,642	360	112	13	485	109	41	162	82	326	-	269	10,541

noces:(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-March-2025 (Apr24 - March 25)

																		(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	41,026	5,998	40	6,039	7,854	1,20,013	1,27,867	5,430	2,018	226	7,674	2,187	513	5,793	75	2,105	-	7,215	2,00,494
2	Claims reported during the period	44,694	8,818	19	8,837	61,253	66,276	1,27,529	2,29,912	9,062	134	2,39,109	1,857	259	3,718	3	15,622	-	21,471	4,63,098
	(a) Booked During the period	44,414	8,718	19	8,737	60,606	64,300	1,24,906	2,29,229	8,259	109	2,37,597	1,763	257	3,676	-	15,622	-	21,066	4,58,038 5,060
	(b) Reopened during the Period	280	100	-	100	647	1,976	2,623	684	803	25	1,512	94	2	42	3	0	-	405	5,060
	(c) Other Adjustment (to be specified)																			
	(i)	-		-		-		-		- 1		-	-		-	-	-	-	- 1	-
	(ii)																			
3	Claims Settled during the period	28,127		4	7,714 7,714	<b>58,760</b> 58,760	<b>39,476</b> 39,476	98,236	1,47,421	6,716	89	1,54,225	1,644	228	2,693 2,693	118		-	17,653	3,25,921 3,25,921
	(a) paid during the period	28,127	7,710	4	7,714	58,760	39,476	98,236	1,47,421	6,716	89	1,54,225	1,644	228	2,693	118	15,282	-	17,653	3,25,921
	(b) Other Adjustment ( to be specified)																			
	(i) Closed without payment	-	-	-		-	-	-	-	- 1	-	-	-	-	-	-		-		-
	/ii)																			
4	Claims Repudiated during the period			-		-	-	-		-		-			-		-			-
	Other Adjustment ( to be specified)																			
	(i)	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	- 1	-
	(ii)																			
	Unclaimed (Pending claims which are transferred to																			
5	Unclaimed A/c. after the mandatory period as	-		-		-		-		- 1		-	-		-	-	-	-	- 1	-
	prescribed by the Authority)													480						
6	Claims O/S at End of the period	49,275	6,596	55	6,651	<b>9,440</b> 5,970	1,41,271	1,50,710	11,084	1,829	148	13,062	1,872	489	5,831	99	1,096	-	8,770	2,37,856
	Less than 3months	9,852	963	14	977	5,970	15,339	21,308	9,681	952	34	10,667	468	71	532	-	142	-	1,989	46,006
	3 months to 6 months	5,911	875	1	877	1,469	12,856	14,325	345	79	13	437	353	143	661	0	23	-	1,560	46,006 24,291 46,114 1 71,445
	6months to 1 year	16,801		0	1,309	426	23,855	24,281	514		36	667	386	9	1,444	0	83	-	1,135	46,114

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

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

Table 5	Reserve Adequacy																	
	I				1													
Name of the insurer	Future Generali Indi	a Insurance Co	ompany Ltd.		l													
Reporting Period	FYE 31-Mar 25	]	LOB	Third Party														
	T																	
		FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	FYE 31-Mar	EVE 24 84	FVF 24 84		Acident year ( FYE 31-Mar	FYE 31-Mar	FVF 24 84	FYE 31-Mar						
Particulars	FYE 31-Mar 2008**	2009**	2010**	2011**	2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	2016		2018	2019	2020	2021	2022	2023	2024	2025
	FYE 31-IVIAT 2008**																1	
Ultimate Net Loss Cost - Original estimate  Net Claims Provisions*	<del>                                     </del>	1,605 208	3,981 656	7,874 868	7,984 1.087	19,521 14.329	12,400 11,020	25,045 24,213	24,460 21.938	27,375 27.737	39,507 39.342	45,488 44,712	49,796 49,249	48,649 48,273	59,727 57,887	68,780 66,311	73,405 67,385	71,966
INECCIAITIS PROVISIONS	-	208	030	000	1,087	14,329	11,020	24,213	21,936	27,737	39,342	44,712	49,249	46,273	37,887	00,311	07,363	00,72
Cumulative Payment as of																		
Zero year later	-	1	122	628	505	1,212	1,380	832	2,522	(362)	164	775	547		1,840	2,468	6,019	5,239
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	18,175	-
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	22,939	-	-
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	23,486	-	-	-
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	17,050	-	-	-	-
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	14,791	-	-	-	-	-
six year later	-	1,536	4,437	10,288	13,837	14,862	11,526	12,423	14,041	12,324	16,769	14,804	-	-	-	-	-	-
seven year later	-	1,619	4,799	10,904	15,378	16,165	11,867	13,646	15,403	13,181	17,844	-	-	-	-	-	-	-
eight year later	-	1,703	4,992	11,930	16,368	16,711	12,692	14,416	16,065	13,788	-	-	-	-	-	-	-	-
nine year later	-	1,705	5,395	12,447	16,671	17,843	13,044	14,994	16,656	-	-	-	-	-	-	-	-	-
ten year later	-	1,754	5,596	12,703	17,798	18,343	13,563	15,405	-	-	-	-	-	-	-	-	-	-
eleven year later	-	1,772	5,814	13,393	18,341	18,647	13,953	-	-	_	-	-	-	-	-	-	-	-
twelve years later	_	1,775	6,103	13,648	18,719	18,796	-	-	_	_	-	_	-	-	-	i -	i -	1 -
thrirteen years later	_	1,824	6,170	13,917	17,083	-	-	-	-	-	-	_	-	-	-	<u> </u>	<u> </u>	<del>                                     </del>
fourteen years later	_	1,832	6,282	14,612		-	-	-	_	-	-	_	-	-	-	<u> </u>	<u> </u>	<del> </del>
fifteen years later	-	1,862	7,252		-	-	-	-	-	_	-	-	-	-	-	-	-	-
sixteen years later	_	1,878		-	-	-	-	-	_	_	-	_	-	-	-	i -	i -	-
seventeen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																		
zero year later	_	_			_	_	12,400	25,045	24,460	27,375	39,507	45,488	49,796	48,649	59,727	68.780	73.405	71,966
one year later	_	l .	-	-	-	19,521	25,705	22,715	25,819	27,169	36,899	40,341	49,900	49,765	62,450	69,100	72,922	71,500
two year later	-	-	-		7,984	21,170	19,579	23,822	26,680	25,962	30,461	33,481	46,843	47,786	60,196	68,441	- 12,322	
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	48,508	- 00,441	-	-
four year later	1	-	3,981	13,046	19,963	22,285	19,306	23,094	23,448	22,343	26,704	23,759	25,123	30,448	40,300	-	1	1 -
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	24,426	- 30,448		1		1
six year later	-	2,063	7,150	16,325	19,813	22,260	18,186	22,410	22,441	19,646	24,272	21,303	24,420	-	-	-	-	-
seven year later	1	2,063	7,130	15,992	20,321	22,192	18,656	20,757	21,675	18,411	23,640	21,505	-	-	-	-	-	-
eight year later	<u> </u>	2,214	6,775	16,264	21,356	23,308	17,612	20,737	20,711	18,632	23,040	-	-	-	-	-	-	-
nine year later	1	2,232	6,944	16,797	21,807	23,052	16,993	19,419	20,711	10,032	-	-	-			-	<u> </u>	1
ten year later	-	2,232	7,241	17,079	23,453	22,801	16,730	19,419	20,631	-	-	-	-	-	-	-	<u> </u>	1 - 1
,	-	2,233	7,241	16,169	23,453	22,801	16,570	19,016	-	-	-	-	-	-	-	-	-	-
eleven year later twelve years later	-	2,179	6,937	16,169	23,038	22,465	16,570	-	-	-	-	-	-	-	-	-	-	<del>                                     </del>
	<u> </u>	2,256	6,937	16,176	23,038	22,479	-	-	-	-	-	-		-	-	<del>-</del>	-	-
thirteen years later	-	2,144	7,021	16,272	21,242	-	-	-	-	-	-	-	-	-	-	-	-	<del>  -</del>
fourteen years later fifteen years later	-	2,128	7,021	16,929		-	-	-	-	-	-	-	-	-	-	-	-	-
,	1	2,151	7,969	-	-	-		-		-	-		-	-	-		-	
sixteen years later	1 - 1	2,1/1	<b> </b>	-	-	-	-	-	-	-	-	-		-	-	-		-
seventeen years later	-		-	<u> </u>		-		-	-	-	-	-	-	-		-	-	-

<sup>|</sup> Favourable / (unfavourable) development - | \* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

<sup>\*\*</sup> Ultimates and Provision refer to as at 31st March 2014 position

Table 5	Reserve Adequacy																	
Name of the insurer	Future Generali Indi	a Insurance Co	mpany Ltd.	1	1													
realize of the modern	ratare deneral mai	a mourance ec	inpuny zeu.		_													
Reporting Period	FYE 31-Mar 25	1	LOB	Long tail		1												
, ,	<u>'</u>	-				-												
									Acident year	Cohort								
		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-Ma
Particulars	FYE 31-Mar 2008**	2009**	2010**	2011**	2012**	2013**	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Ultimate Net Loss Cost - Original estimate	0	43	184	265	800	1,017	1,515	1,735	1,703	2,418	1,845	2,082	2,212	2,990	4,003	4,147	4,747	3,1
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	2,2
Zero year later	0	20	80	100	461	401	526	550	476	741	565	634	617	769	1,002	1,539	1,111	1 1
Cumulative Payment as of																		
one year later	0				687				967		1,058	1,266	1,154	2,054	2,440			
two year later	0				754			1,184	1,040		1,168	1,353	1,310	2,515	2,757	3,183		-
three year later	0	41			788		1,044	1,277	1,048		1,176	1,413	1,382	2,633	2,841	-	-	-
four year later	0				803			1,324	1,063		1,247	1,434	1,423	2,664	-	-	-	-
five year later	0				811		1,053	1,353	1,065		1,255	1,446	1,446	-	-	-	-	-
six year later	0	5,			808		1,105	1,362	1,081	1,410	1,280	1,464	-	-	-	-	-	-
seven year later	4	38			814			1,371	1,110		1,295	-	-	-	-	-	-	-
eight year later	4	38			815			1,375	1,122		-	-	-	-	-	-	-	-
nine year later	4	38			832			1,376	1,079	-	-	-	-	-	-	-	-	-
ten year later	4	38			832			1,394	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38			832		1,141	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38			832		-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	4	38			837	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4	38			-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	38		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
souantean waars later	1																	

inteen years rater		
eventeen years later		
Iltimate Net Loss Cost - Re-estimated		
ero year later	515 1,735 1,703 2,418 1,845 2,082 2,212 2,990	4,003 4,147 4,747 3,106
ne year later	211 1,427 1,367 1,629 1,407 1,755 1,777 3,009	3,498 3,408 3,705 -
wo year later	242 1,363 1,245 1,570 1,443 1,539 1,749 3,137	3,586 3,517
hree year later	227 1,387 1,242 1,597 1,390 1,547 2,143 3,166	3,571
our year later	169 1,409 1,229 1,550 1,357 1,587 2,149 3,156	
ive year later	169 1,439 1,225 1,568 1,362 1,538 1,991 -	
ix year later	227 1,440 1,243 1,606 1,355 1,523	
even year later	244 1,450 1,238 1,721 1,336	
ight year later	257 1,475 1,240 1,678	
ine year later	206 1,448 1,185	
en year later	204 1,449	
leven year later	191	
welve years later		
hirteen years later		
ourteen years later		
ifteen years later		
ixteen years later		
eventeen years later		
ourteen years later ifteen years later ixteen years later		

324

287

518

741

509

559

221

(165)

432

630

1,043

4

(5)

(67)

23

<sup>|</sup> Favourable / (unfavourable) development (3) |
\* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

<sup>\*\*</sup> Ultimates and Provision refer to as at 31st March 2014 position

		•			_													
Name of the insurer	Future Generali Ind	ia Insurance Co	mpany Ltd.															
Reporting Period	FYE 31-Mar 25	1	LOB	Short Tail		1												
		1																
									Acident yea	ar Cohort								
		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
Particulars	FYE 31-Mar 2008**		2010**	2011**	2012**	2013**	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Ultimate Net Loss Cost - Original estimate	18	4,614	12,093	19,009	,	34,385	43,887	55,813	59,166	52,282	- ,	72,220		1,00,404	1,33,189		1,99,066	,,
Net Claims Provisions*	-	52	180	323	749	2,183	12,889	16,497	16,497	15,158	18,922	25,675	28,916	31,418	37,347	36,857	39,598	57,10
Cumulative Payment as of																		
Zero year later	26	3,177	9.097	13.142	20.279	25,135	30,999	39.316	42.670	37.124	38,972	46,545	57,902	68.986	95.841	1.00.388	1.59.467	1,81,15
one year later	36	4,418	11,852	17,857	-, -	32,202	39,432	53,722	53,242	47,661	47,710	63,237	75,031		1,20,703	,,	1,90,543	- 1,01,15
two year later	36	4,642	11,808	18,476		35,610	40,610	55,346	54,695			66,750			1,23,121		-	-
three year later	36	4,577	11,809	18,686		36,269	41,076	56,521	55,062	49,116		67,317	77,359		1,23,809			-
four year later	19	4,563	11,913	17,554		36,878	41,326	56,901	55,309		48,701	67,900	77,580		- 1,23,003	-	-	-
five year later	18	4,563	10.880	17,604		36,939	41,496	57,070	55,331	49,522		68.119			-	-	-	-
six year later	18	4,972	10,891	17,637		37,020	41,551	57,104	55,203	49,631	49,390	68,204		-	-	-	-	-
seven year later	13	4,968	10,896			37,091	41,660	57,230	55,243		-,	-	-	-	-	-	-	-
eight year later	13	4,969	10,907	17,671		37,138	41,774	57,305	55,435	49,744		-	-	-	-	-	-	-
nine year later	13	4,966	10,951	17,767	27,216	37,262	41,804	57,387	55,583	-	-	-	-	-	-	-	-	-
ten year later	13	4,966	10,965	17,783	27,230	37,344	41,858	57,450	-	-	-	-	-	-	-	-	-	-
eleven year later	13	4,969	10,985	17,795		37,356	41,901	-	-	-	-	-	-	-	-	-	-	-
twelve years later	13	4,969	10,985	17,796	27,404	37,385	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	13	4,969	10,993	17,806	27,412	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	13	4,969	10,991	17,813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	13	4,969	10,992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	13	4,969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																		
Zero year later	-	-	-	-	-	-	43,887	55,813	59,166		- ,	72,220		1,00,404	1,33,189		1,99,066	2,38,25
one year later	-	-	-	-	-	34,385	41,571	57,314	58,282	51,223	52,989	70,679	83,516	96,006	1,30,160		2,02,683	-
two year later	-	-	-	-	27,586	37,005	42,228	57,439	57,368	50,765		70,352	79,704		1,28,305		-	-
three year later	-	-		19,009		37,522	42,487	58,143	56,653	50,693	51,045	69,477	79,723		1,27,249		-	-
four year later	-	-	12,093	17,943		37,625	42,562	58,093	56,718	50,713	51,123	69,303	79,108	- ,		-	-	-
five year later	-	4,614	11,072	17,999	,	37,648	42,615	58,068	57,054	50,619	,	69,135	78,897	-	-	-	-	-
six year later	18	5,036	11,045	17,870		37,605	42,672	58,245	56,430	50,627	50,144	68,977	-	-	-	-	-	-
seven year later	13	5,020	11,029	17,894		37,763	42,729	58,032	56,353		50,166	-	-	-	-	-	-	-
eight year later	13	5,045	11,051	17,916		37,702	42,679	57,948	56,312	50,314	-	-	-	-	-		-	-
nine year later	13	5,046	11,039	17,989		37,684	42,630	57,744	56,381	-	-	-	-	-	-	-	-	-
ten year later	13	5,081	11,074	17,995		37,689	42,377	57,799	-	-	-	-	-	-	-	-	-	-
eleven year later	13	5,072 4,995	11,038	17,908		37,532	42,343	-	-	-	+ :	-	-	-	-	-	-	-
twelve years later thirteen years later	13	4,995	11,035 10,990	17,868 17,854		37,524	-	-	-	-	1		-	- :	1	1 :	-	-
fourteen years later	13	4,979	11,024	17,854		-		-	-	-	-	-	-	-	-		-	-
fifteen years later	13	4,965	11,024	17,850	-	-	-	-	-	-	-	-	-	-	-	<del>                                     </del>	-	-
sixteen years later	13	4,972	- 11,027	1	-	-	-	-		-	-	-				1 -	-	-
seventeen years later	13	4,973	<del></del>	<u> </u>	-	-		-		<del>-</del>		-	-	-		+ -	-	
seventeen years later	15	-	-	-	-	-	-	-	-	-	1	-	-	-		-	-	-
Favourable / (unfavourable) development	5	(359)	1,066	1,159	(27)	(3,139)	1,544	(1,986)	2,786	1,969	7,729	3,243	7,920	6,211	5,940	4,709	(3,617)	-

Table 5	Reserve Adequacy		
Name of the insurer	Future Generali India Insu	ırance Company	Ltd.
Reporting Period	FYE 31-Mar 25	LOB	Total

16

16

16

16

16

16

16

16

16

7,316

7,353

7,289

7,289

7,162

7,131

7,162

7,181

(920)

18,175

18,509

18,602

18,165

18,159

18,237

19,185

(2,927)

35,052

35,339

34,338

34,305

34,387

35,039

(7,891)

50,294

51,918

51,590

49,721

(13,351)

61,677

61,452

60,984

60,997

(6,074)

60,829

60,310

60,104

(2,303)

78,610

78,264

4,329

78,197

7,133

11,452

24,103

27,987

33,511

24,246

17,591

5,678

(2,092)

neporting renou	1.12.52.11.0.25	_	200	1000		1												
	T								Δcider	nt year Cohort								
		FYE 31-Mar	FVF 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
Particulars	FYE 31-Mar 2008**		2010**	2011**	2012**	2013**	2014	2015	2016	2017	2018		2020	2021	2022	2023	2024	2025
Ultimate Net Loss Cost - Original estimate	19	6,262	16.257		36.370	54,923	57.802		85,329	82.076			1.38.826			2,10,172	2,77,218	
Net Claims Provisions*	<del>-</del>	260				16,787	24,897	41,895	39,662	44,573	, -	71,836	79,759	,- ,-		, .,		
Tet dams Tovisions		200	0.15	1,213	1,005	10,707	2-1,057	11,055	33,002	11,575	33,511	71,050	73,733	01,512	30,230	2,03,777	2,20,020	1,20,
Cumulative Payment as of																		
Zero year later	26	3,198	9,298	13,871	21,244	26,748	32,905	40,698	45,667	37,503	39,702	47,955	59,066	70,131	98,683	1,04,395	1,66,598	1,87,
one year later	36				30,551	38,136	45,136	59,283	59,593	50,065	52,817	68,862	79,116	98,063	1,36,159	1,44,757	2,11,635	i
two year later	37	5,944	14,422	23,806	34,487	45,527	48,623	63,121	62,916	55,620	56,991	74,435	86,336	1,06,591	1,45,277	1,55,698	-	
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	1,11,044	1,50,136	-	-	
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	1,13,106	-	-	-	
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	93,978	-	-	-	-	
six year later	19	6,545	15,510	28,183	41,612	52,763	54,182	70,889	70,325	63,365	67,440	84,471	-	-	-	-	-	
seven year later	16	6,625	15,880	28,819	43,274	54,137	54,650	72,247	71,756	64,471	68,591	-	-	-	-	-	-	
eight year later	16	6,709	16,084	29,859	44,388	54,734	55,589	73,096	72,622	65,110	-	-	-	-	-	-	-	
nine year later	16	6,709	16,530	30,474	44,719	55,990	55,983	73,758	73,319	-	-	-	-	-	-	-	-	
ten year later	16	6,759	16,747	30,746	45,861	56,600	56,562	74,249	-	-	-	-	-	-	-	-	-	
eleven year later	16	6,779	16,985	31,448	46,449	56,965	56,995	-	-	-	-	-	-	-	-	-	-	
twelve years later	16	6,782	17,273	31,705	46,955	57,143	-	-	-	-	-	-	-	-	-	-	-	
thrirteen years later	16	6,831	17,349	31,983	45,333	-	-	-	-	-	-	-	-	-	-	-	-	
fourteen years later	16	6,840	17,458	32,686	-	-	-	-	-	-	-	-	-	-	-	-	-	
fifteen years later	16	6,869	18,429	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
sixteen years later	16	6,885	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
seventeen years later	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	•	•		•	•	•	•	•	•		•			•	•	•	•	•
Ultimate Net Loss Cost - Re-estimated																		
Zero year later	-	-	-	-	-	-	57,802	82,593	85,329	82,076	99,246	1,19,790	1,38,826	1,52,042	1,96,919	2,10,172	2,77,218	3,13,
one year later	-	-	-	-	-	54,923	68,487	81,456	85,468	80,021	91,295	1,12,774	1,35,193	1,48,780	1,96,108	2,05,576	2,79,310	)
two year later	-	-	-	-	36,370	59,166	63,049	82,624	85,294	78,296	83,198	1,05,372	1,28,296	1,45,912	1,92,087	2,04,493	-	
three year later	-	-	-	27,148	44,506	60,733	63,375	83,579	83,658	74,834	83,293	98,362	1,10,882	1,30,345	1,79,327	-	-	
four year later	-	-	16,257	31,260	48,270	60,853	63,037	82,596	81,395	74,652	79,185	94,649	1,06,380	1,27,796	-	-	-	
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	1,05,314	-	-	-	-	
six year later	19	7,137	18,384	34,459	48,139	60,723	62,086	82,095	80,114	71,879	75,771	91,804	-	-	-	-	-	
seven year later	16	7,271	18,292	34,147	48,646	61,174	62,629	80,239	79,265	70,597	75,142	-	-	-	-	-	-	
eight year later	16	7,379	18,018	34,442	49,832	61,942	61,547	79,645	78,262	70,623	-	-	-	-	-	-	-	
nine week later	16	7 216	10.175	25.052	E0 204	61 677	60,020	70.610	70 107	1	1							

nine year later

ten year later

eleven year later

twelve years later

thirteen years later

fourteen years later

fifteen years later

sixteen years later

seventeen years later

<sup>|</sup> Favourable / (unfavourable) development 2 | \* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

<sup>\*\*</sup> Ultimates and Provision refer to as at 31st March 2014 position

#### FORM NL-39- AGEING OF CLAIMS

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

For the quarter ending 31-March-2025 (Jan 25 - March 25)

	Ageing of Claims (Claims paid)																
				No.	of claims paid						Amou	ınt of claims pa	aid			Total No. of claims paid	Total amount of claims paid
Sl.No.	Line of Business	upto 1 month		> 3 months and <= 6	> 6 months and <= 1 year		> 3 years and <= 5	> 5 years	upto 1 month	> 1 month and <=3	> 3 months and <= 6	> 6 months and <= 1 year		> 3 years and <= 5	> 5 years		
			months	months	· ·	years	years			months	months	· ·	years	years			
1	Fire	667	117	120	144	100	16	-	1,081	743		3,645	2,122	40	5	1,164	8,670
2	Marine Cargo	2,469	296	170	92	21	1	-	161	426	459	261	33	0	8	3,049	1,349
3	Marine Other than Cargo	8	-	1	1	-	-	-	1	-	0	0	-	-	-	10	1
4	Motor OD	35,933	6,360	1,026	236	67	4	6	6,069	4,060		551	72		41	43,632	12,190
5	Motor TP	9	110	324	309	310	51	71	654	565	2,031	1,858	2,654	391	701	1,184	8,855
6	Health	1,13,479	4,546	938	273	48	2	1	32,145	3,991	647	167	36	5	5	1,19,287	36,996
7	Personal Accident	593	171	66	30	14	-	-	1,354	339	171	47	39	0	0	874	1,951
8	Travel	3	7	6	3	1	-	-	1	1	7	2	3	-	-	20	13
9	Workmen's Compensation/ Employer's liability	4	33	38	37	22	1	-	5	22	34	120	84	0	13	135	277
10	Public/ Product Liability	-	3	2	2	7	-	-	1	1	4	23	122	-	1	14	151
11	Engineering	80	58	154	110	17	7	2	51	42	58	66	207	16	7	428	446
12	Aviation	-	-	-	-	1	-	-	-	-	-	-	31	-	-	1	31
13	Crop Insurance	40	169	169	135	144	-	27	-174	1,319	-4	-	3	-	68	684	1,212
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	25,772	1,143	485	148	11	3	10	2,015	338	329	295	8	1	10	27,572	2,997

Note: (a) Other segments includes Credit Insurance.

Upto the quarter ending 31- March -2025 (April 24- March 25)

(Rs in Lakhs)

(Amount in Rs. Lakhs)

	Ageing of Claims (Claims paid)																
		No. of claims paid						Amount of claims paid						Total No. of claims paid	Total amount of claims paid		
Sl.No.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 vear	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	2,512	793	482	391	273	44	13	3,254	2,163	4,236	9,356		313	92	4,508	28,127
2	Marine Cargo	10,281	2,085	699	290	91	7	6	1,740	2,065	1,628	1,943	262	6	67	13,459	7,710
3	Marine Other than Cargo	17	3	2	2	-		-	2	0	0	1	-	-	-	24	4
4	Motor OD	1,51,268	26,325	4,096	943	272	26	54	33,537	16,253	6,178	1,992	591	83	125	1,82,984	58,760
5	Motor TP	103	408	1,288	1,667	1,431	228	287	5,012	2,211	7,141	9,501	11,058	2,199	2,355	5,412	39,476
6	Health	3,29,485	13,780	2,497	756	152	8	9	1,32,553	11,826	2,521	381	108		6	3,46,687	1,47,421
7	Personal Accident	2,430		148	86	43	1	7	5,208	784	338	170	191	20	5	3,125	6,716
8	Travel	6	35		6	3	1	-	10	10	10	25	13		-	68	89
9	Workmen's Compensation/ Employer's liability	15	99	209	147	60	4	3	26	100	417	670	322	56	53	537	1,644
10	Public/ Product Liability	13	6	6	3	12	-	1	6	17	7	33	158		5	41	228
11	Engineering	282	260	414	231	70	15	3	172	262	532	385	1,306	28	8	1,275	2,693
12	Aviation	-	-	-	-	5	-	1	-	-	-	1	117	-	-	6	118
13	Crop Insurance	182	442	319	244	157	10	28	442	11,057	2,790	571	351	1	68	1,382	15,282
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	1,15,037	4,970	1,386	502	75	7	28	13,446	1,523	1,187	1,068	223	27	179	1,22,005	17,653

lote: (a) Other segments includes Credit Insurance.

### FORM NL-41 OFFICES INFORMATION

As at:

Name of the Insurer: Future Generali India Insurance Company Limited

Date: March 31, 2025

SI. No.	Office	Number	
1	No. of offices at the beginning of the	year	160
2	No. of branches approved during the		10
3	No. of branches opened during the	Out of approvals of previous year	0
4	year	Out of approvals of this year	10
5	No. of branches closed during the year		3
6	No of branches at the end of the year		167
7	No. of branches approved but not op	ened	0
8	No. of rural branches		0
9	No. of urban branches		167
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 2 (b) 1 (MD & CEO) (c) 7 (including 2 Independent Directors) (d) 2 (e) 1 (MD & CEO)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a) 2644 (b) 947 (c) 3591
12	No. of Insurance Agents and Interme (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be	s (DIRECT)	(a) 10613 (b) 32 (c) 45 (d) 726 (e) 12 (f) 47 (g) 100 (h) 28836 (i) -

**Employees and Insurance Agents and Intermediaries - Movement** 

Lilipioyees a	Employees and insurance Agents and intermedianes - Provenient										
Particulars	Employees	Insurance Agents and Intermediaries									
Number at the beginning of the	3586	39733									
quarter											
Recruitments during the quarter	378	800									
Attrition during the quarter	373	122									
Number at the end of the guarter	3591	40411									

#### FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED Date: 31 March 2025

		Board of Directors and Ko	ey 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	Cessation of term as an Independent Director w.e.f March 23, 2025
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	Ms. Lima Alexandrova	Non-Executive Director (Additional)	Non-Executive Director	
7	Mr. K B Vijay Srinivas	Non-Executive Director	Non-Executive Director	
8	Mr. Ajai Kumar	Non-Executive Director	Non-Executive Director	
9	Mr. Anup Rau	Managing Director & Chief Executive Officer	Key Management Person	-
10	Mr. Ashish Lakhtakia	General Counsel, Chief-Regulatory Affairs 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. Deepak Prasad	Chief Commercial Officer	Key Management Person	
14	Mr. Ajay Panchal	Chief Risk Officer	Key Management Person	-
15	Mr. Milan P. Shirodkar	Chief of Investments	Key Management Person	-
16	Ms. Ritu Sethi	Chief Internal Audit Officer	Key Management Person	Excluded from the list of KMP w.e.f February 11, 2025
17	Ms. Ruchika Malhan Varma	Chief Marketing Officer, Customer & Impact Officer	Key Management Person	-
18	Mr. Abhishek Singh	Chief Bancassurance Officer	Key Management Person	
19	Mr. Akshaya Kashyap	Chief People & Organisation Officer	Key Management Person	Change in Nomenclature of the designation w.e.f. January 10, 2025
20	Ms. Smita Tibrewal	Chief Insurance Officer	Key Management Person	-
21	Mr. Ramit Goyal	Chief Distribution Officer	Key Management Person	-
22	Ms. Kanika Garg	Chief Operating Officer	Key Management Person	-
23	Ms. Shilpa Mantri	Chief Compliance Officer	Key Management Person	Inclusion in the list of KMP w.e.f February 11, 2025

#### Notes:

<sup>(</sup>a) "Key Management Person" as defined under means as defined in the Insurance Regulatory and Development Authority of India (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 as amended from time to time

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

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

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

Upto the Quarter ended March, 2025

(Amount in Rs. Lakhs)

### Rural & Social Obligations (Quarterly Returns)

SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	25,566	3,333	46,36,968
1	File	Social	-	-	-
2	Marine Cargo	Rural	2,276	398	19,19,931
2	Iviailile Cargo	Social	-	-	-
3	Marine Other Than Cargo	Rural	-	0	505
3	Iviaille Other Than Cargo	Social	-	-	-
4	Motor OD	Rural	77,972	3,981	4,05,357
-	Widter 65	Social	-	-	-
5	Motor TP	Rural	33,071	8,033	-
3	Wiotoi 11	Social	-	-	-
6	Health	Rural	4,133	1,633	47,139
· ·	Health	Social	42	10,782	15,095
7	Personal Accident	Rural	11,389	229	1,25,740
,	r ersonal Accident	Social	8	431	7,26,623
8	Travel	Rural	2,077	63	2,08,895
0	Havei	Social	-	-	-
9	Workmen's Compensation/ Employer's	Rural	952	111	1,15,835
	liability	Social	-	-	-
10	Public/ Product Liability	Rural	221	45	48,987
10	Tubiley Froduct Elability	Social	-	-	-
11	Engineering	Rural	320	1,130	9,30,609
	Engineering	Social	-	-	-
12	Aviation	Rural	-	-	-
12	Aviation	Social	-	-	-
13	Crop	Rural	1,897	9,162	47,657
15	Стор	Social	-	-	-
14	Miscellaneous	Rural	49,494	1,198	12,60,048
14	iviscellaneous	Social	-	-	-
	Total	Rural	2,09,368	29,316	97,47,670
	Total	Social	50	11,212	7,41,717

#### Notes:

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

<sup>(</sup>b) Premium Collected means gross direct written premium

<sup>(</sup>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: 491,090 lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 93,997 lakhs
- (v) Obligation of the Insurer to be met in a financial year: 6,58,267 policy count

# **Statement Period: Year ending 31st March 2025**

	(₹ la	khs)
Items	For the quarter ended March, 2025	For the year ended March, 2025
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	3,672.76	19,558.84
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	23,996.31	83,200.16
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	27,669.07	1,02,759.00
Total Gross Direct Motor Own damage Insurance		
Business Premium	20,339.66	80,507.57
Total Gross Direct Premium Income	1,69,140.42	5,40,816.09

#### FROM NL-45 GRIEVANCE DISPOSAL

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: March 31, 2025

GRIEVANCE DISPOSAL FOR THE PERIOD January 1, 2025 to March 31, 2025 DURING THE FINANCIAL YEAR 2024-25

SI. No.	Particulars	Opening Balance * As of beginning of	9.5.55					Total complaints registered upto 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	8	186	59	10	125	0	785
c)	Policy Related	1	61	37	1	24	0	292
d)	Premium	0	21	1	0	20	0	27
e)	Refund	0	10	9	0	1	0	24
f)	Coverage	0	0	0	0	0	0	8
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
i)	Others	1	7	3	0	5	0	29
	Total Number of complaints:	10	285	109	11	175	0	1165

2	Total No. of policies during previous year:	2785105
3	Total No. of claims during previous year:	626219
4	Total No. of policies during current year:	2817508
5	Total No. of claims during current year:	732654
6	Total No. of Policy Complaints (current year) per	1.35
_ •	10,000 policies (current year)	1.33
7	Total No. of claim Complaints (current year) per	10.71
	10,000 claims registered (current year)	10.71

<sup>\*\*</sup> Total number of claims have been considered as reported claims

No of policies and claims (reported) during previous year are reported for the entire previous FY.

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

<sup>\*</sup> Opening balance should tally with the closing balance of the previous Quarter

# Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer : Future Generali India Insurance Company Limited

For the Quarter ending: Q4 FY24-25

Statement as on :31st Mar 2025

	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			
Γ		NIL									

FROM NL- 47
Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2024-20245

Product_Name	UIN Number	Date of Launch	No. of Lives Insured	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. of Complaints Received	No. of Complaints Resolved	% of policies renewed out of total no. of policies due for renewal	No. of Policies in its 1st Year	No. of policies completed 1 year and more than 1 year and less than 3 years	No. of Policies completed 3 years but less than 5 years.	No of Policies completed 5 Years or more than 5 years and Less than 10 Years.	No. of Policies completed 10 Years and more than 10 Years.	Total No. of Policies
ACCIDENT SURAKSHA	FGIPAIP18040V021718	02-Feb-2018	1,79,546	28.68%	71.39%	62.76%	23.84%	7	7	48.06%	109037	16421	15756	16347	8366	1,65,927
ALPA BIMA-GROUP	FGIHLGP22108V022122	01-Oct-2021	5,77,166	81.05%	165.92%	84.82%	13.57%	0	0	38.14%	15	4	2	0	0	21
AROGYA SANJEEVANI POLICY, FUTURE GENERALI INDIA INSURANCE CO. LTD.	FGIHLIP20160V011920	06-May-2021	286	149.47%	214.57%	73.08%	0.00%	0	0	16.67%	112	0	1	0	0	113
CORONA KAVACH POLICY, FUTURE GENERALI INDIA INSURANCE CO. LTD.	FGIHLIP21076V012021	09-Jul-2020	0	0.00%	0.00%	58.93%	1.79%	0	0	0.00%	0	0	0	0	0	0
CORONA RAKSHAK POLICY, FUTURE GENERALI	FGIHLIP21075V012021	09-Jul-2020	0	9,36,17,369.86%	95751835.62%	40.40%	5.05%	0	1	0.00%	0	0	0	0	0	0
INDIA INSURANCE CO. LTD.  CORONAVIRUS INSURANCE	FGIHLGP20139V011920	25-Mar-2020	0	0.00%	0.00%	50.00%	50.00%	0	0	0.00%	0	0	0	0	0	0
D.I.Y HEALTH	FGIHLIP24025V012324	02-Jun-2023	11,648	61.90%	101.93%	78.11%	16.42%	7	7	42.36%	3538	0	0	0	0	3,538
DISABILITY INCOME PROTECTION	FGIHLGP24118V012324	05-Dec-2023	3,452	0.00%	0.00%	78.11%	0.00%	0	0	42.36%	3338	0	0	0	0	3,536
FG HEALTH ABSOLUTE	FGIHLIP25039V022425	25-Nov-2024	88,014	70.03%	110.03%	80.60%	10.11%	33	33	0.00%	20222	5653	0	0	0	25,875
FUTURE AAROGYA BIMA	FGIHLIP23052V032223	05-Sep-2022	542	76.29%	121.96%	66.67%	7.41%	0	0	26.72%	246	3	12	10	0	271
FUTURE ADVANTAGE TOP - UP	FGIHLIP23053V032223	05-Sep-2022	39,094	32.51%	64.05%	51.14%	13.36%	2	2	71.25%	5132	2275	4773	1531	48	13,759
FUTURE ADVANTAGE TOP - UP - GROUP	FGIHLGP21154V022021	01-Oct-2020	7	4.69%	52.75%	0	0.00%	0	0	0%	3	0	0	0	0	3
FUTURE CRITICARE	FGIHLIP22104V022122	01-Oct-2021	178	10.40%	40.72%	0.00%	50.00%	0	0	67.56%	0	10	19	58	46	133
FUTURE EASY TRAVEL SCHENGEN	IRDAI/HLT/FGII/P-T/V.I/2/16- 17	13-Jun-2016	20	-1,457.85%	-1837.85%	0	0.00%	0	0	0%	10	0	0	0	0	10
FUTURE EASY TRAVEL WORLDWIDE	IRDAI/HLT/FGII/P-T/V.I/1/16- 17	13-Jun-2016	41	-237.76%	-600.51%	0.00%	100.00%	0	0	100.00%	39	0	0	0	0	39
FUTURE HEALTH PROTECT-GROUP	FGIHLGP22109V032122	01-Oct-2021	0	-206.21%	-610.39%	46.15%	30.77%	0	0	0.00%	1	0	0	0	0	1
FUTURE HEALTH SURAKSHA	FGIHLIP25017V052425	17-May-2024	65,469	92.27%	116.23%	88.58%	6.88%	97	98	76.42%	-10538	3894	11160	17232	1	21,749
FUTURE HOSPICASH	FGIHLIP22105V022122	01-Oct-2021	1,486	83.78%	107.03%	79.00%	16.61%	1	1	31.15%	410	114	130	102	11	767
FUTURE POORNA SURAKSHA - GROUP	FGIHLGP23154V042223	11-May-2023	13,15,950	12.82%	39.98%	90.05%	9.66%	1	1	0.00%	44	0	0	0	0	44
FUTURE STUDENT SURAKSHA	FGITIDP21520V022021	04-Feb-2021	390	19.71%	-26.64%	11.11%	77.78%	1	1	0%	384	0	0	0	0	384
FUTURE TRAVEL SURAKSHA	IRDA/NL-HLT/FGII/P-	24-Jun-2013	22,183	-83.77%	-132.87%	22.78%	65.25%	6	6	53.54%	17738	10	0	0	0	17,748
FUTURE TRAVEL SURAKSHA SELECT	T/V.I/76/13-14 IRDAI/HLT/FGII/P-T/V.I/30/16		991	-20.60%	-55.64%	13.64%	54.55%	1	1	0%	892	0	0	0	0	892
FUTURE VARISHTA BIMA	17 FGIHLIP24138V042324	07-Dec-2016 05-Mar-2024	6,713	78.01%	106.45%	74.60%	12.50%	27	27	75.84%	693	707	1850	878	0	4,128
													***			
FUTURE VECTOR CARE	FGIHLIP22013V022122	21-Jun-2021	16	666.16%	637.61%	41.03%	17.95%	6	6	10.35%	-28	39	5	0	0	16
GROUP HEALTH INSURANCE (REVISED)	FGIHLGP21165V022021	01-Oct-2020	39,45,786	113.94%	132.96%	91.02%	6.10%	96	96	36.07%	1048	107	66	106	0	1,327
GROUP HEALTH INSURANCE (SMALL AND MID- SIZE GROUPS)	FGIHLGP21164V022021	01-Oct-2020	1,21,873	89.73%	111.91%	87.11%	6.81%	10	10	36.67%	197	245	306	86	0	834
GROUP PERSONAL ACCIDENT (REVISED)	FGIHLGP21545V022021	02-Jul-2021	28,88,219	62.28%	84.59%	65.06%	24.85%	8	8	35.06%	1115	301	301	358	0	2,075
HEALTH POWHER	FGIHLIP24180V012324	07-Mar-2024	968	10.31%	38.08%	64.29%	14.29%	1	1	3.13%	251	0	0	0	0	251
HEALTH SUPER SAVER	FGIHLIP24139V032324	05-Mar-2024	1,414	42.25%	49.18%	85.60%	10.91%	96	98	75.83%	-1913	946	1492	81	0	606
HEALTH TOTAL	FGIHLIP25037V062425	17-Sep-2024	84,179	110.53%	134.41%	86.60%	8.23%	108	109	74.28%	-6680	4683	12920	13824	40	24,787
JANATA PERSONAL ACCIDENT - GROUP	FGIPAGP18010V011718	27-Aug-2017	0	487.92%	174.74%	33.33%	33.33%	0	1	4%	1	0	0	0	0	1
JET SET SECURE	FGITIOP24165V012324	16-Feb-2024	0	7.65%	120.29%	26.67%	66.67%	0	0	0%	353	0	0	0	0	353
PRADHAN MANTRI SURAKSHA BIMA YOJANA	IRDAI/HLT/FGII/GOVT.SCHEM E-PMSBY/15/2015-16	01-Jun-2015	41,90,518	52.66%	90.92%	66.42%	20.43%	3	4	68.75%	0	3	0	0	0	3
SARAL SURAKSHA BIMA, FUTURE GENERALI INDIA INSURANCE CO. LTD.		01-Apr-2021	163	9.22%	28.36%	0	0.00%	0	0	8.14%	151	4	6	0	0	161
SHUBH YATRA	FGITIDP20115V011920	27-Jul-2020	267	1,823.08%	1935.88%	0	0.00%	1	1	0%	293	0	0	0	0	293
SHUBH YATRA GROUP	FGITGDP19124V011819	09-Apr-2019	2,599	0.00%	122.59%	0	0.00%	0	0	0.00%	24	0	0	0	0	24
SUKSHMA HOSPI-CASH GROUP (MICRO-	FGIHMGP22107V032122	01-Oct-2021	0	0.00%	0.00%	0.00%	0.00%	0	0	40%	1	0	0	0	0	1
INSURANCE PRODUCT)  SURAKSHIT LOAN BIMA	FGIHLIP22112V032122	01-Oct-2021	2.633	2.53%	40.83%	12.50%	75.00%	0	0	8.4%	2824	63	1	2	0	2.890
FUTURE TRAVEL SURAKSHA- SCHENGEN TRAVEL	IRDA/NL-HLT/FGII/P-	21-Feb-2014	1.706	-23,38%	-123,26%	0.00%	100.00%	0	0	0%	1452	0	0	0	0	1,452
GROUP AROGYA SANJEEVANI POLICY, FUTURE	T/V.II/78/13-14 FGIHLGP21490V012021	20-Nov-2020	0	0.00%	0.00%	0.00%	0.00%	0	0	0%	1	0	0	0	0	1,432
GENERALI INDIA INSURANCE CO. LTD.  GROUP LOAN BIMA	FGIHLGP22111V032122	01-Oct-2021	0	0.00%	0.00%	0	0.00%	0	0	0%	0	0	0	0	0	0
FG HEALTH ELITE	FGIHLIP22234V012122	26-Sep-2022	2	6.27%	94.96%	0	0.00%	0	0	0%	2	0	0	0	0	2
HIV & DISABILITY SURAKSHA, FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED	FGIHLIP23198V012223	10-Apr-2023	0	0.00%	0.00%	0	0.00%	0	0	0%	0	0	0	0	0	0
SURROGACY HEALTH COVER	FGIHLIP24147V012324	10-Jul-2024	0	0.00%	0.00%	0	0.00%	0	0	0%	0	0	0	0	0	0
AYUSHMAN BHARAT- PRADHAN MANTRI JAN AROGYA YOJNA CHIEF MINISTER HEALTH INSURANCE SCHEME ,NAGALAD (AB PM- JAYCMHIS)	FGIHGSP25029V012425	22-May-2024	916680	100.86%	116.05%	0	0.00%	0	0	0.00%	2	0	0	0	0	2
HEALTH VITAL	FGIHLIP25038V022425	23-Sep-2024	4491	35.52%	101.30%	32.38%	9.52%	0	0	0%	3071	0	0	0	0	3,071
SECURE PREMIUM RIDER FG GIFT OF HEALTH	FGIHLIA25036V012425 353	27-Sep-2024 04-Jan-2022	0	0.00%	0.00%	0	0.00% 0.00%	0	0	0.00%	0	0	0	0	0	0
FUTURE HEALTH SURPLUS FUTURE VECTOR CARE - GROUP	FGIHLIP21158V022021 FGIHLGP22014V022122	01-Oct-2020 21-Jun-2021	0	0.00%	0.00%	0	0.00%	0	0	0.00%	0	0	0	0	0	0
SUKSHMA HOSPI-CASH (MICRO-INSURANCE	FGIHLGP22014V022122 FGIHMIP22106V032122	21-Jun-2021 01-Oct-2021	0	0.00%	0.00%	0	0.00%	0	0	0.00%	0	0	0	0	0	0
PRODUCT)	/ GITPHF22100V032122	01-0CT-2U21	U	0.00%	0.00%	J J	0.00%	,	U	970		u u		U		_ "

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

Name of t Future Generali India Insurance Company Limited

Date:31.03.2025

Information as at 31.03.2025

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

Name of the TPA (If services rendered by TPA) -  ${\bf NA}$ 

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	1,01,956	1,868	2
Number of lives serviced	3,07,133	44,97,704	9,16,680

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

ci zinormacion wich regula co	the geographical area in which services are rendered by the 11 A5/115are
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	5506				
ii.	Number of claims received during the year					
iii.	Number of claims paid during the year (specify % also in brackets)	182741(87%)				
iv.	Number of claims repudiated during the year (specify % also in brackets)	17494(8%)				
V.	Number of claims outstanding at the end of the year	9350				

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

		Individual	Policies (in %)	Group Po	olicies (in %)
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	49.90%	46.72%	48.12%	43.51%
2	Within 1-2 hours	38.59%	38.68%	39.45%	40.89%
3	Within 2-6 hours	9.80%	12.75%	10.76%	13.86%
4	Within 6-12 hours	1.11%	1.12%	1.02%	1.01%
5	Within 12-24 hours	0.37%	0.35%	0.43%	0.43%
6	>24 hours	0.23%	0.38%	0.22%	0.29%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

<sup>\*\*\*</sup> reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

Description (to be reckoned from the date of receipt of last necessary			Group		Governn	nent	Total		
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
Within 1 month	30702	94%	160940	96%	36391	100%	191642	96%	
Between 1-3 months	1482	5%	6476	4%	0	0%	7958	4%	
Between 3 to 6 months	206	1%	258	0%	0	0%	464	0%	
More than 6 months	130	0%	63	0%	0	0%	193	0%	
Total	32520	100%	167737	100%	36391	100%	200257	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	58
3	Grievances resolved during the year	58
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time  $% \left( 1\right) =\left( 1\right) \left( 1\right)$ 

<sup>\*\*</sup> 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

### MDIndia Health Insurance TPA Pvt. Ltd. **Future Generali India Insurance Company Limited** For the financial year 2024-25

Public Disclosures on quantative and qualitative Parameters of Health services rendered Information as at 31/03/2025

a.	Name of TPA	License number	Valid From DD/MM/YYYY	To DD/MM/YYYY	
	MDIndia Health Insurance	005	21-03-2023	20-03-2026	

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

Description	Individual	Group	Government	Total
No of policies serviced	0	15	0	15
No of lives serviced	0	1,24,161	0	1,24,161

#### 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	Haryana	Gurgaon	1	14,784
2	Karnataka	Bangalore	2	2,357
3	Karnataka	Bellandur	1	5,890
4	Karnataka	Bengaluru	1	1,200
5	Maharashtra	Mumbai	2	7,136
6	Maharashtra	Maharashtra Pune		30,609
7	Maharashtra	Thane	1	3,500
8	Rajasthan	Kota	1	29,218
9	Telangana	Hyderabad	0	28,949
10	Telangana	Rangareddy	1	518
Total			15	1,24,161

#### d. 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
MDIndia	1,018	9,389	8,176	93.66%	1,571	15.10%	660

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

		Individual Poli	cies (in %)	Group Po	olicies (in %)
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***
1	Within <1 Hour	-	-	92.56%	93.82%
2	Within 1-2 Hours		-	7.40%	5.87%
3	Within 2-6 Hours		-	0.04%	0.32%
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 of receipt	Ind	ividual	Group		Government		Total	
of last necessary document)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%
Within 1 Month	0	-	9,293	95.34%	0	-	9,293	95.34%
Between 1-3 Months	0	-	442	4.53%	0	-	442	4.53%
Between 3-6 Months	0	-	12	0.12%	0	,	12	0.12%
More than 6 Months	0	-	0	0.00%	0	-	0	0.00%
Total	0	-	9,747	100.00%	0	-	9,747	100.00%

<sup>\*</sup>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	

For MDIndia Health Insurance TPA Pvt. Ltd.

<sup>\*\*</sup>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)

<sup>\*\*\*</sup>Reckoned as final discharge summary sent to hospital from the time discherge bill is received by TPA

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

Name of t Future Generali India Insurance Company Limited

Date:31.03.2025

78%

Information as at 31.03.2025

#### a. Specify whether In-house Claim Settlement or Services rendered by 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 serviced	-	149	1
Number of lives serviced	-	3,15,189	13,18,076

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

Name of the State	Name of the Dist	ricts	
Delhi	DELHI	21	70,460
Gujarat	VADODARA	4	2,795
Karnataka	BANGALORE	1	3
1aharashtra	MUMBAI	122	2,41,431
1aharashtra	PUNE	1	500
NAGALAND	NAGALAND	1	13,18,076
	Grand Total	150	16.33.265

d. Data of number of claims processed:

	i.	Outstanding number of claims at the beginning of the year	489
	ii.	Number of claims received during the year	76,045
- [	iii.	Number of claims paid during the year (specify % also in brackets)	56,323
- [	iv.	Number of claims repudiated during the year (specify % also in brackets)	3,285
	٧.	Number of claims outstanding at the end of the year	16,926

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

		Individual	Policies (in %)	Group Po	olicies (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%	54%
2	Within 1-2 hours	0%	0%	5%	36%
3	Within 2-6 hours	0%	0%	1%	9%
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.

\*\* 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

Description (to be reckoned from the date of receipt of last necessary	Ind	ividual	Group Government		nent	Total		
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	19,140	97%	39,776	100%	58,916	99%
Between 1-3 months	-	0%	658	3%	-	0%	658	1%
Between 3 to 6 months	-	0%	28	0%	-	0%	28	0%
More than 6 months	-	0%	6	0%	-	0%	6	0%
Total	-	0%	19,832	100%	39,776	100%	59,608	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	10
3	Grievances resolved during the year	10
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

Public Disclosures on quantative and qualitative Parameters of Health services rendered Information as at 31/03/2025

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

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

a. specify which in house	. Claim scalement of sc	wices remacrea by i	17. 117	
Name of TPA Service level		Valid From	То	
Name of TFA	Agreement number	DD/MM/YYYY	DD/MM/YYYY	
MEDI ASSIST INSURANCE TPA P LTD		17-Aug-23	16-Aug-26	

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

Description	Individual	Group	Government
No of policies serviced	-	201	-
No of lives serviced	-	9,24,493	-

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

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	Pan India		201	9,24,493

d. 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
MEDI ASSIST INSURANCE TPA P LTD	3,299	83,884	73,938	85%	8,457	10%	4,788

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

		Individual P	olicies (in %)	Group Policies (in %)	
Sr. No.	Description	TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***
1	Within <1 Hour			97.3%	81.7%
2	Within 1-2 Hours			2.1%	14.9%
3	Within 2-6 Hours			0.5%	3.1%
4	Within 6-12 Hours			0.0%	0.3%
5	Within 12-24 Hours			0.1%	0.1%
6	>24 Hours				
Total		0.0%	0.0%	100.0%	100.0%

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

Description (to reckoned from the date of receipt	Individ	Individual		Group		Government		Total	
of last necessary document)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)	
Within 1 Month	0		78,454	95%			78,454	95%	
Between 1-3 Months	0		3,741	5%			3,741	5%	
Between 3-6 Months	0		156	0%			156	0%	
More than 6 Months	0		44	0%			44	0%	
	0		82,395	100%	0		82,395	100%	

<sup>\*</sup>Percentage shall be calculated on total of respective column

### Processing TAT (TAT Recv-App/DRW/Denied):

Description (to reckoned from the date of receipt	Individual		Group		Government		Total	
of last necessary document)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	0		81,474	99%			81,474	99%
Between 1-3 Months	0		829	1%			829	1%
Between 3-6 Months	0		70	0%			70	0%
More than 6 Months	0		22	0%			22	0%
	0		82,395	100%	0		82,395	100%

<sup>\*</sup>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	0
2	Grievances received during the year	24
3	Grievances resolved during the year	24
4	Grievances outstanding at the end of the year	0

<sup>\*\*\*</sup>Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

#### ${\bf DISCLOSURES\ ON\ QUANTITATIVE\ AND\ QUALITATIVE\ PARAMETERS\ OF\ HEALTH\ SERVICES\ RENDERED}$ (ANNUAL DISCLOSURE)

Name of the Future Generali India Insurance Company Limited

Date:31.03.2025

Information as at 31.03.2025

#### a. Specify whether In-house Claim Settlement or Services rendered by 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 services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	43	0
Number of lives serviced	0	1,92,650	0

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

S.no	Name of the Sta	BANGALORE	Policies	Lives
1	Assam	KAMRUP	1	1,786
2	Chhattisgarh	RAIPUR	1	123
3	Delhi	SOUTH *	2	3,256
4	Haryana	GURGAON	2	3,230
	Haryana	JHAJJAR *	1	1,206
5	Jharkhand	Pashchimi Singhbhum	2	42,987
6	Karnataka	BANGALORE	8	95,442
7	Kerala	ERNAKULAM	1	10,314
8	Madhya Pradesh	HOSHANGABAD	1	72
9	Maharashtra	MUMBAI	13	13,821
	Maharashtra	PUNE	2	585
	Maharashtra	THANE	1	12,933
10	Orissa	KENDUJHAR	3	5,007
11	Tamil Nadu	CHENNAI	-	41
	Tamil Nadu	SIVAGANGA	1	69
12	Uttar Pradesh	GHAZIABAD	4	1,778
	Total		43	1,92,650

#### d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	947
ii.	Number of claims received during the year	13,313
iii.	Number of claims paid during the year (specify % also in brackets)	12,036
iv.	Number of claims repudiated during the year (specify % also in brackets)	1,179
v.	Number of claims outstanding at the end of the year	1,045

## 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%	90%	74%
2	Within 1-2 hours	0%	0%	6%	19%
3	Within 2-6 hours	0%	0%	3%	6%
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.

reckoned from the date of	Individual		Group		Government		Total	
receipt of last pecessary	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	13042	99%	0	0%	13042	99%
Between 1-3 months	0	0%	165	1%	0	0%	165	1%
Between 3 to 6 months	0	0%	8	0%	0	0%	8	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	13215	100%	0	0%	13215	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	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

<sup>\*\*</sup> 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

<sup>\*\*\*</sup> 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 t Future Generali India Insurance Company Limited

Date:31.03.2025

Information as at 31.03.2025

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

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

Validity of agreement with the TPA:  $\ from \ 01/09/2024 \ to \ 31/08/2027$ 

(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	5	0
Number of lives serviced	0	22626	0

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

Name of the State	Name of the Districts
Not Applicable	Not Applicable
MAHARASHTRA	PUNE
TELANGANA	HYDERABAD
DELHI	DELHI
MAHARASHTRA	MUMBAT

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	655
iii.	Number of claims paid during the year (specify % also in brackets)	324 (49%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	57 (9%)
V	Number of claims outstanding at the end of the year	274

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	0.00%	0.00%	100.00%	98.02%	
2	Within 1-2 hours	0.00%	0.00%	0.00%	1.98%	
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%	
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%	
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%	
6	>24 hours	0.00%	0.00%	0.00%	0.00%	
	Total	0.00%	0.00%	100.00%	100.00%	

Percentage to be calculated on total of the respective column.

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

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

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

Description (to be reckoned from the date of receipt of last necessary		Group		Government		Total		
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0.00%	361	94.75%	0	0.00%	361	94.75%
Between 1-3 months	0	0.00%	20	5.25%	0	0.00%	20	5.25%
Between 3 to 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
More than 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	0	0.00%	381	100.00%	0	0.00%	381	100.00%

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

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

Name of t Future Generali India Insurance Company Limited

Date:31.03.2025

Information as at 31.03.2025

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

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

Validity of agreement with the TPA: from 20/01/2024 to 19/01/2027

(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		3	
serviced		,	
Number of lives		7074	
serviced		7074	

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
Delhi	New Delhi
Maharashtra	Mumbai

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	125
iii.	Number of claims paid during the year (specify % also in brackets)	116
iv.	Number of claims repudiated during the year (specify % also in brackets)	5
V.	Number of claims outstanding at the end of the year	4

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

			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			63%	63%	
2	Within 1-2 hours			25%	25%	
3	Within 2-6 hours			13%	13%	
4	Within 6-12 hours					
5	Within 12-24 hours					
6	>24 hours					
	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	Grou	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%	106	95%	0	0%	106	95%	
Between 1-3 months	0	0%	5	5%	0	0%	5	5%	
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%	111	100%	0	0%	111	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  $% \left( 1\right) =\left( 1\right) \left( 1\right)$ 

<sup>\*\*</sup> 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

<sup>\*\*\*</sup> 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 t Future Generali India Insurance Company Limited

Date:31.03.2025

Information as at 31.03.2025

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

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

Validity of agreement with the TPA: from 01/04/2023 to 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	0	15	0
Number of lives serviced	0	42017	0

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

ci zinormacion wich regara to	in this indication with regard to the geographical area in which services are rendered by the 11 As/Insurer						
Name of the State	Name of the Districts						
Not Applicable	Not Applicable						

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	217
ii.	Number of claims received during the year	2061
iii.	Number of claims paid during the year (specify % also in brackets)	1647
iv.	Number of claims repudiated during the year (specify % also in brackets)	95
V	Number of claims outstanding at the end of the year	353

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%	69%	48%	
2	Within 1-2 hours	0%	0%	24%	37%	
3	Within 2-6 hours	0%	0%	5%	14%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	1%	0%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

<sup>\*\*\*</sup> reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

t. Turn Around Tin	ne in case of payment /	repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary	Individual		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%	1775	92%	0	0%	1775	92%
Between 1-3 months	0	0%	133	7%	0	0%	133	7%
Between 3 to 6 months	0	0%	9	0%	0	0%	9	0%
More than 6 months	0	0%	8	0%	0	0%	8	0%
Total	0	0%	1925	100%	0	0%	1925	100%

Percentage shall be calculated on total of the respective column  $% \left( 1\right) =\left( 1\right) \left(  

### g. Data of grievances received against the TPA: NA

S. No.	Description	Number 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

Refer Health TPA Regulations , as amended from time to time  $% \left( 1\right) =\left( 1\right) \left( 1\right)$ 

<sup>\*\*</sup> 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

# **FUTURE GENERALI INDIA INSURANCE COMPANY**

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Date: -14-05-2025

Information as at 31.03.2025

Public Disclosures on quantative and qualitative Parameters of Health services rendered

Information as at 31/03/2025

a.	Name of TPA	Service level Agreement number	Valid From DD/MM/YYYY	To DD/MM/YYYY	
	SAFEWAY INSURANCE TPA	-	16/04/2024	16/04/2027	

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	4643	0

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

Sr. No.	Name of State	Name of District
1	TAMILNADU	CHENNAI
2	PUNJAB	NAWANSHAHER

d. 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
SAFEWAY INSURANCE TPA	0	171	139	86%	8	5%	24

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

		Individual P	olicies (in %)	Group Pol	icies (in %)
Sr. No.	Description	TAT for pre-	TAT for	TAT for pre-	TAT for
		auth**	discherge***	auth**	discherge***
1	Within <1 Hour	0%	0%	100%	98%
2	Within 1-2 Hours	0%	0%	0%	2%
3	Within 2-6 Hours	0%	0%	0%	0%
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%

<sup>\*</sup>percentage to be calculated on total of respective column

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

Description (to Individual		ıal	Group		Government		Total	
reckoned from the date of receipt of last	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)
Within 1 Month	0	0%	147	100.00%	0	0%	147	100.00%
Between 1-3 Months	0	0%	0	0.00%	0	0%	0	0.00%
Between 3-6 Months	0	0%	0	0.00%	0	0%	0	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	147	100%	0	0%	147	100%

<sup>\*</sup>Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. 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

Thanks & Regards,

**Chief Executive Officer** 

<sup>\*\*</sup>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)

<sup>\*\*\*</sup>Reckoned as final discharge summary sent to hospital from the time discherge bill is received by TPA

#### Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31-Mar-2025

Name of the Insurance Company:- Future 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				
(DD/MM/YYYY)	(DD/MM/YYYY)			
04.10,2023	03.10.2026			

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

Description	Individual	Group	Government
No of policies serviced	0	12	0
No of lives serviced	0	16,654	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	Gujarat	Ahmedabad	1	3494
2	Tamil Nadu	Chennai	4	2962
3	Delhi	Gurgaon	4	7492
4	Kerala	Kochi	2	2702
5	West Bengal	Kolkata	1	4

#### 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	30	1,284	1,024	90%	163	13%	127

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

		Individual Policies			Group Policies		
		(in %)		(in %)			
Sl no	Description	TAT for pre-auth	TAT for	TAT for pre-auth	TAT for		
		Titi for pre dam	discharge	TITE for pie dual	discharge		
		**	***	**	***		
1	Within <1 Hour	0%	0%	83%	70%		
2	Within 1-2 Hours	0%	0%	10%	22%		
3	Within 2-6 Hours	0%	0%	6%	9%		
4	Within 6-12 Hours	0%	0%	1%	0%		
5	Within 12-24 Hours	0%	0%	0%	0%		
6	>24 Hours	0%	0%	0%	0%		
Total		0%	0%	100%	100%		

<sup>\*</sup> Percentage to be calculated on total of respective column

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

Description (to reckoned from the date of	f Individual		Group		Government		Total	
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%	1,096	92%	0	0%	1,096	92%
Between 1 – 3 Months	0	0%	77	6%	0	0%	77	6%
Between 3 to 6 Months	0	0%	14	1%	0	0%	14	1%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	1,187	100%	0	0%	1,187	100%

<sup>\*</sup> Percentage shall be calculated on total of respective column.

#### g. Data of grievances received against the TPA:

Sl 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

Place :	Bangalore
Date:	14-Apr-25
	•
Signature : Neetha Uthaiah, Director	

<sup>\*\*\*</sup> 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.