

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 30th September 2012

(Rs. '000)

Particulars	Schedule	Total		Total	
		For Q2 2012-13	Upto Q2 2012-13	For Q2 2011-12	Upto Q2 2011-12
1. Premiums earned (Net)	NL-4-Premium Schedule	1,744,793	3,292,867	1,088,160	2,042,856
2. Profit/Loss on sale/redemption of Investments		13,014	21,109	7,525	11,135
3. Others		307	664	266	494
4. Interest, Dividend & Rent - Gross		167,035	311,265	102,313	192,602
Total (A)		1,925,149	3,625,905	1,198,264	2,247,087
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,440,385	2,702,183	760,778	1,582,426
2. Commission	NL-6-Commission Schedule	71,430	79,512	(5,877)	(55,170)
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	610,590	1,273,730	628,417	1,213,264
4. Premium deficiency		-	-	-	-
Total (B)		2,122,405	4,055,425	1,383,318	2,740,520
Operating Profit/(Loss)		(197,256)	(429,520)	(185,054)	(493,433)
Appropriations					
Transfer to Shareholders' Funds		(197,256)	(429,520)	(185,054)	(493,433)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(197,256)	(429,520)	(185,054)	(493,433)

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 30th September 2012

(Rs. '000)

Particulars	Schedule	For Q2 2012-13	Upto Q2 2012-13	For Q2 2011-12	Upto Q2 2011-12
1. Operating Profit/(Loss)					
(a) Fire Insurance		(47,948)	(75,914)	(30,780)	(95,350)
(b) Marine Insurance		(11,576)	(17,413)	167	(17,190)
(c) Miscellaneous Insurance		(137,732)	(336,193)	(154,441)	(380,893)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		65,769	137,582	49,139	92,612
Add: Amortisation write up on Securities		2,756	5,231	1,310	6,176
Less: Amortisation write down on Securities		(40)	(284)	(266)	(554)
(b) Profit on sale of investments		5,523	10,896	3,759	5,680
Less : Loss on sale of investments		(13)	(1,230)	-	-
3. Other Income		-	-	-	-
Total (A)		(123,261)	(277,325)	(131,112)	(389,519)
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		450	570	460	500
(b) Bad Debts written off		-	-	-	-
(c) Others		-	-	-	-
Total (B)		450	570	460	500
Profit before Tax (A-B)		(123,711)	(277,895)	(131,572)	(390,019)
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		(123,711)	(277,895)	(131,572)	(390,019)
Appropriations					
(a) Interim dividends paid during the period		-	-	-	-
(b) Proposed final dividend		-	-	-	-
(c) Dividend distribution tax		-	-	-	-
(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
Balance of profit / loss brought forward		(3,507,553)	(3,353,369)	(3,097,292)	(2,838,845)
Balance carried forward to Balance Sheet		(3,631,264)	(3,631,264)	(3,228,864)	(3,228,864)

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-3-B-BS

Balance Sheet as at 30th September 2012

(Rs. '000)

Particulars	Schedule	As at 30th September 2012	As at 30th September 2011
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	5,200,000	5,200,000
Share Application Money		950,000	200,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		2,544	1,900
Borrowings	NL-11-Borrowings Schedule	-	-
Total		6,152,544	5,401,900
Application of Funds			
Investments	NL-12-Investment Schedule	10,810,403	7,701,162
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		521,335	516,722
Less Accumulated Depreciation		423,006	356,066
Net Block		98,329	160,656
Capital Work in Process		32,470	10,239
		130,799	170,895
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	557,443	231,706
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,673,829	2,784,164
		5,231,272	3,015,870
Current Liabilities	NL-17-Current Liabilities Schedule	9,332,902	6,009,708
Provisions	NL-18-Provisions Schedule	4,318,292	2,705,183
Total (B)		13,651,194	8,714,891
Net Current Assets (A - B)		(8,419,922)	(5,699,021)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,631,264	3,228,864
Total		6,152,544	5,401,900

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 30th September 2012*(Rs. ' 000)*

Particulars	Total		Total	
	For Q2 2012-13	Upto Q2 2012-13	For Q2 2011-12	Upto Q2 2011-12
Premium from direct business written	2,759,652	5,557,318	2,187,332	4,524,275
Add : Premium on reinsurance accepted	4,961	155,990	86,054	104,977
Less: Premium on reinsurance ceded	665,581	1,595,799	985,477	2,056,190
Net Premium	2,099,032	4,117,509	1,287,909	2,573,062
Adjustment for change in reserve for unexpired risks	354,239	824,642	199,749	530,206
Total Premium Earned (Net)	1,744,793	3,292,867	1,088,160	2,042,856

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 30th September 2012*(Rs.' 000)*

Particulars	Total		Total	
	For Q2 2012-13	Upto Q2 2012-13	For Q2 2011-12	Upto Q2 2011-12
Claims Paid				
Direct	1,267,239	2,411,207	1,036,051	1,805,422
Add : Reinsurance accepted	9,578	19,108	(240)	(237)
Less: Reinsurance ceded	468,776	961,969	411,073	689,346
Net Claims Paid	808,041	1,468,346	624,738	1,115,839
Add : Claims outstanding at the end	4,422,516	4,422,516	2,384,649	2,384,649
Less : Claims outstanding at the beginning	3,790,172	3,188,679	2,248,609	1,918,062
Total Claims Incurred	1,440,385	2,702,183	760,778	1,582,426

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 30th September 2012*(Rs.' 000)*

Particulars	Total		Total	
	For Q2 2012-13	Upto Q2 2012-13	For Q2 2011-12	Upto Q2 2011-12
Commission Paid				
Direct	182,392	349,906	101,126	193,284
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	110,962	270,394	107,003	248,454
Net Commission	71,430	79,512	(5,877)	(55,170)
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	74,603	153,318	41,505	59,093
Brokers	96,283	164,008	54,419	110,054
Corporate Agency	4,395	9,755	794	2,175
Referral	105	195	-	-
Others (pl.Coins)	7,005	22,630	4,407	21,961
Gross Commission	182,392	349,906	101,126	193,284

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th September 2012

(Rs.' 000)

	Particulars	Total		Total	
		For Q2 2012-13	Upto Q2 2012-13	For Q2 2011-12	Upto Q2 2011-12
1	Employees' Remuneration & Welfare Benefits	171,156	400,628	221,169	413,314
2	Travel , Conveyance and Vehicle Running Expenses	18,780	33,328	12,924	24,597
3	Training & Conferences Expenses	5,032	8,124	2,144	3,082
4	Rents, Rates, and Taxes	33,096	66,785	38,825	76,644
5	Repairs	26,934	53,055	14,195	32,711
6	Printing & Stationery	18,563	30,690	8,570	14,344
7	Communication	16,932	30,532	11,372	21,934
8	Legal & Professional Charges	37,509	73,997	17,209	30,253
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	540	1,058	203	846
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	49	99	21	50
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	51,726	73,562	27,367	38,703
11	Outsourcing Expenses	10,033	21,651	9,016	19,019
12	Business Support	193,773	426,756	231,694	466,836
13	Interest & Bank Charges	1,417	2,859	1,436	5,886
14	Others	(12)	2,067	364	(1,304)
15	Depreciation	20,530	42,308	26,322	53,020
16	Entertainment	572	1,003	482	859
17	(Gain)/Loss on Foreign Exchange	-	-	4	139
18	Subscription/Membership	1,985	2,782	797	960
19	Insurance	27	69	-	2
20	Pool Expenses	(8)	751	1,381	6,909
21	Service Tax Expenses	1,956	1,626	2,922	4,460
	Total	610,590	1,273,730	628,417	1,213,264

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 30th September 2012*(Rs.'000)*

	Particulars	As at 30th September 2012	As at 30th September 2011
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	10,000,000	10,000,000
2	Issued Capital 710,000,000 (Previous year 600,000,000) Equity Shares of Rs. 10 Each	7,100,000	6,000,000
3	Subscribed Capital 615,000,000 (Previous year 540,000,000) Equity Shares of Rs. 10 Each	6,150,000	5,400,000
4	Called Up Capital 520,000,000 (Previous year 520,000,000) Equity Shares of Rs. 10 Each	5,200,000	5,200,000
	Less : Calls Unpaid	-	-
	Add : Equity Shares Forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses Including commission or brokerage on underwriting or subscription of shares	-	-
	Total	5,200,000	5,200,000

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th September 2012

Shareholder	As at 30th September 2012		As at 30th September 2011	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	387,400,000	74.5	387,400,000	74.5
Pantaloon Retail (I) Ltd	132,600,000		132,600,000	
Shendra Advisory Services Pvt Ltd.	254,800,000		254,800,000	
Foreign	132,600,000	25.5	132,600,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	132,600,000		132,600,000	
Others				
Total	520,000,000	100	520,000,000	100

Future Generali India Insurance Company Limited

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 30th September 2012*(Rs. '000)*

	Particulars	As at 30th September 2012	As at 30th September 2011
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	Total	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th September 2012

(Rs. '000)

	Particulars	As at 30th September 2012	As at 30th September 2011
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
FORM NL-12-INVESTMENT SCHEDULE

Investments as on 30th September 2012

(Rs. '000)

Particulars	As at 30th September 2012	As at 30th September 2011
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	4,175,302	2,710,183
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,727,737	2,728,297
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,680,690	1,723,288
5. Other than Approved Investments	25,000	25,000
Total Long Term Investment	9,608,729	7,186,768
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	49,804	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares		
(aa) Equity	18,713	12,476
(bb) Preference	-	-
(b) Mutual Funds	475,578	239,477
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	250,021	-
(e) Other Securities	247,351	48,981
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	102,583	151,919
5. Other than Approved Investments	57,624	61,541
Total Short Term Investment	1,201,674	514,394
Total	10,810,403	7,701,162

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 30th September 2012

(Rs. '000)

Particulars	As at 30th September 2012	As at 30th September 2011
1. Security - Wise Classification		
Secured	-	-
(a) On Mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities	-	-
(c) Others	-	-
Unsecured	-	-
Total	-	-
2. Borrower - Wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others	-	-
Total	-	-
3. Performance - Wise Classification		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - Performing Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	-	-
4. Maturity - Wise Classification		
(a) Short - Term	-	-
(b) Long - Term	-	-
Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 30th September 2012

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2012	Additions	Deductions	As at 30th September 2012	As at 31st March 2012	Up to the Quarter ended 30th September 2012	On Sales/ Adjustments	As at 30th September 2012	As at 30th September 2012	As at 30th September 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	173,205	479	-	173,684	145,707	15,792	-	161,499	12,185	31,680
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	139,783	3,698	8,351	135,130	75,358	14,036	5,667	83,727	51,403	67,661
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	37,522	302	1,135	36,689	27,794	2,663	885	29,572	7,117	12,639
Information & Technology Equipment	103,706	759	-	104,465	94,565	2,851	-	97,416	7,049	15,888
Vehicles	2,272	-	-	2,272	981	228	-	1,209	1,063	1,517
Office Equipment	68,456	639	-	69,095	42,845	6,738	-	49,583	19,512	31,271
Others	-	-	-	-	-	-	-	-	-	-
Total	524,944	5,877	9,486	521,335	387,250	42,308	6,552	423,006	98,329	160,656
Work in progress									32,470	10,239
Grand Total	524,944	5,877	9,486	521,335	387,250	42,308	6,552	423,006	130,799	170,895
Previous Year	510,929	5,793	-	516,722	303,045	53,021	-	356,066	160,656	

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 30th September 2012*(Rs. '000)*

Particulars	As at 30th September 2012	As at 30th September 2011
1. Cash (including cheques, drafts and stamps)	18	20
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	159,800	-
(bb) Others	200,000	159,800
(b) Current Accounts	197,625	71,886
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	557,443	231,706
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	557,443	231,706
Outside India	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th September 2012

(Rs. '000)

Particulars	As at 30th September 2012	As at 30th September 2011
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	6,072	3,225
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	392	392
6. Others	-	-
7. Other Deposits	92,336	90,644
8. Advances to Employees	2,420	1,390
9. Advances recoverable in cash or kind	62,016	67,212
10. Unutilised Service Tax (net)	83,553	86,866
Total (A)	246,789	249,729
Other Assets		
1. Income accrued on Investments	324,517	222,051
2. Outstanding Premiums	9,050	10,432
3. Agents' Balances	-	-
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	4,093,473	2,301,952
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others	-	-
Total (B)	4,427,040	2,534,435
Total (A+B)	4,673,829	2,784,164

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th September 2012

(Rs. '000)

Particulars	As at 30th September 2012	As at 30th September 2011
1. Agents Balances	148,133	65,122
2. Balances due to other Insurance Companies	1,860,356	1,338,298
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	129,148	127,904
6. Sundry Creditors	298,342	290,193
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	6,754,716	4,058,564
9. Provision for Solatium fund	3,680	5,680
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	36,605	16,156
12. Statutory Dues	101,922	107,791
Total	9,332,902	6,009,708

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September 2012

(Rs. '000)

Particulars	As at 30th September 2012	As at 30th September 2011
1. Reserve for Unexpired risk	4,168,050	2,606,170
2. For Taxation (less advance tax paid and taxes deducted at source)	-	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others Provision - Bonus & Employees benefits	150,242	99,013
Total	4,318,292	2,705,183

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

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th September 2012

(Rs. '000)

Particulars	As at 30th September 2012	As at 30th September 2011
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

(Rs .in Lacs)

Description	As on 30th September 2012				As on 30th September 2011			
	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	1,986	1,504	71	3,561	1,177	854	44	2,076
Marine Sub-class: Marine Cargo Marine Hull	985	549	105	1,639	503	467	74	1,045
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	30,401	33,867	5,108	69,375	19,044	18,328	1,848	39,221
Health Insurance	8,310	1,139	1,882	11,331	5,338	1,075	1,154	7,567
Total Liabilities	41,681	37,059	7,166	85,906	26,062	20,725	3,121	49,908

PERIODIC DISCLOSURES

FORM NL-22: Geographical Distribution of Business

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	165.26	488.88	76.12	161.95	-	-	159.39	587.42	512.49	1,023.20	235.98	485.82	19.23	31.16	39.67	69.58	39.06	163.45	27.88	66.87	-	-	25.52	71.60	1,300.59	3,149.92
Assam	4.40	25.77	0.33	0.99	-	-	0.60	1.54	118.58	249.39	41.38	92.32	0.04	0.35	1.06	3.04	3.73	6.38	0.26	0.33	-	-	2.83	7.23	173.20	387.34
Bihar	0.50	2.25	-	-	-	-	0.78	1.75	124.61	267.99	44.07	89.68	-	0.02	0.22	0.30	0.65	1.34	-	0.01	-	-	11.24	20.03	182.08	383.38
Chandigarh	9.07	16.81	2.32	6.28	-	-	1.85	2.84	157.77	267.87	67.72	129.25	0.07	1.01	11.90	18.37	2.87	6.34	12.40	26.92	-	-	15.11	31.70	281.08	507.38
Chhattisgarh	5.62	12.14	3.22	8.47	-	-	1.65	10.61	155.36	307.92	122.84	230.24	0.12	0.13	3.62	7.04	0.48	1.01	0.92	2.53	-	-	11.39	31.88	305.23	611.98
Delhi	398.93	769.45	91.14	250.69	-	-	103.53	186.87	885.51	1,743.20	414.50	813.75	78.78	121.51	42.96	204.12	398.55	1,028.93	18.07	47.75	-	-	59.37	175.60	2,491.33	5,341.88
Gujarat	138.52	325.34	92.25	159.05	-	-	46.89	77.52	737.89	1,347.52	402.64	829.68	15.22	51.94	77.21	150.43	120.74	241.29	17.94	43.81	-	-	208.52	443.25	1,857.82	3,669.83
Haryana	8.82	18.11	8.86	21.27	-	-	6.02	10.96	509.12	954.58	338.88	677.00	9.68	9.68	7.23	9.86	6.86	9.73	5.72	16.76	-	-	53.68	115.15	954.86	1,843.10
Jammu & Kashmir	0.69	5.39	0.73	0.73	-	-	0.14	0.14	74.81	143.64	31.01	63.23	-	-	1.84	3.42	0.12	0.36	0.21	0.36	-	-	14.27	36.35	123.84	253.62
Jharkhand	6.14	6.80	0.63	2.70	-	-	3.76	11.51	152.11	308.22	83.88	170.15	-	-	0.55	1.75	1.00	1.25	0.17	0.19	-	-	5.96	10.12	254.21	512.68
Karnataka	27.93	397.78	68.78	170.40	-	-	18.97	94.85	777.66	1,445.31	395.37	780.40	25.11	68.74	28.14	118.78	300.60	478.60	17.81	40.13	-	-	42.77	98.55	1,703.14	3,693.53
Kerala	6.09	13.09	0.49	0.90	-	-	19.30	33.99	555.11	1,019.65	206.29	379.72	0.36	1.02	1.88	3.51	4.10	44.18	15.52	38.60	-	-	12.36	14.19	821.50	1,548.84
Madhya Pradesh	9.11	15.75	23.50	38.13	-	-	4.26	10.42	249.27	548.87	126.02	281.54	0.05	0.05	41.33	73.58	13.76	20.11	1.31	2.62	-	-	43.35	96.46	511.96	1,087.55
Maharashtra	1,209.91	3,710.93	499.75	1,566.38	-	-	317.63	600.90	3,029.57	5,801.76	1,285.25	2,451.12	168.45	343.95	2,300.49	2,716.11	1,689.63	3,246.29	74.23	201.36	-	-	865.34	1,640.97	11,440.23	22,279.76
Orissa	1.53	3.16	-	-	-	-	0.31	5.46	67.14	117.71	58.40	101.78	0.02	0.02	0.40	0.98	2.28	3.32	0.06	0.06	-	-	8.57	16.38	138.71	248.86
Punjab	8.83	26.61	5.26	14.60	-	-	1.00	4.15	279.12	584.67	116.88	294.86	0.53	0.53	11.08	24.47	5.44	13.89	20.89	45.78	-	-	28.06	66.82	477.08	1,076.38
Rajasthan	3.85	9.29	1.91	3.39	-	-	10.04	20.35	272.57	494.00	222.72	388.18	0.97	0.97	161.88	389.79	2.72	5.50	4.99	8.87	-	-	75.95	171.51	757.61	1,491.86
Tamil Nadu	169.87	362.36	67.67	137.06	-	-	54.25	114.47	808.78	1,631.63	333.77	740.04	46.11	66.54	68.77	134.36	328.74	416.88	25.60	64.09	-	-	401.92	565.95	2,305.48	4,233.39
Uttar Pradesh	5.16	9.41	8.07	18.05	-	-	2.73	3.79	339.18	672.00	132.07	267.78	-	-	5.20	9.79	4.25	8.38	0.62	2.05	-	-	17.43	45.23	514.72	1,036.49
Uttaranchal	1.95	3.37	-	-	-	-	-	0.86	2.23	0.63	0.63	1.59	0.10	0.12	0.19	0.85	-	-	-	-	-	-	7.56	13.26	11.28	21.41
West Bengal	86.18	253.73	22.62	329.97	-	-	49.84	101.47	409.81	890.67	194.17	474.13	3.15	8.32	6.07	13.54	217.52	298.38	4.79	16.90	-	-	42.68	113.66	1,036.84	2,500.75
Puducherry	-	-	-	-	-	-	-	-	1.47	1.47	1.54	1.54	-	-	0.33	0.33	-	-	-	-	-	-	-	-	3.34	3.34
	2,268.37	6,476.43	973.66	2,891.02	-	-	802.94	1,881.00	10,218.80	19,823.49	4,856.02	9,743.82	367.99	706.03	2,812.02	3,954.01	3,143.07	5,995.62	249.38	625.99	-	-	1,953.87	3,785.86	27,646.13	55,883.28

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Ltd.

Period: July '12 to September '12

As on: 30-Sep-12

(Rs in Lakhs)

Sl. No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	125.07	0.00	0.00	3.46%
2	No. of Reinsurers with rating AA but less than AAA	27	1,074.01	126.50	961.93	59.78%
3	No. of Reinsurers with rating A but less than AA	15	1,012.52	256.43	60.75	36.76%
4	No. of Reinsurers with rating BBB but less than A	0	0.00	0.00	0.00	0.00%
5	No. of Reinsurers with rating less than BBB	0	0.00	0.00	0.00	0.00%
6	No. of Indian reinsurer other then GIC	0	0.00	0.00	0.00	0.00%
Total		43	2,211.59	382.93	1,022.68	100.00%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: Future Generali India Insurance Co. Ltd.

Date: 1-Jul-12 to 30-Sep-12

As on: 30-Sep-12

*(Rs in Lakhs)***Ageing of Claims**

Sl. No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	35	8	18	12	15	88	759.85
2	Marine Cargo	380	236	89	34	16	755	496.90
3	Marine Hull						0	0.00
4	Engineering	41	25	23	12	2	103	167.54
5	Motor OD	12656	3987	968	225	84	17920	5090.83
6	Motor TP	13	32	79	137	180	441	1196.92
7	Health	6878	1532	331	92	71	8904	2562.32
8	Overseas Travel	33	26	15	2	24	100	36.33
9	Personal Accident	295	123	85	25	5	533	560.76
10	Liability	13	4	2	1	0	20	6.74
11	Crop						0	0.00
12	Miscellaneous	179	204	56	15	8	462	204.37

PERIODIC DISCLOSURES

FORM NL-25: Quarterly claims data for Non-Life

Insurer: Future Generali India Insurance Co.

Date: 01-Jul-12 to 30-Sep-12

As on: 30-Sep-12

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	228	522		213	7178	5836	1547	260	438	24			511	16757
2	Claims reported during the period	150	1374		151	19003	1156	9298	183	859	30			839	33043
3	Claims Settled during the period	88	755		103	17920	441	8904	100	533	20			462	29326
4	Claims Repudiated during the	31	219		29	1432	134	510	203	147	3			150	2858
5	Claims closed during the period	8	55		8	336	30	106	47	35	1			29	655
6	Claims O/S at End of the period	261	901		225	6765	6420	2038	104	619	30			727	18090
	Less than 3months	94	721		89	4979	1110	1982	85	456	15			506	10037
	3 months to 6 months	75	122		58	1085	974	32	15	115	3			132	2611
	6months to 1 year	47	44		52	432	1544	16	1	34	3			55	2228
	1year and above	45	14		26	269	2792	8	3	14	9			34	3214

FORM KG

Insurance Regulatory and Development Authority (Assets , Liabilities, and Solvency Margin of Insurers) Regulations, 2000

FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 30th September 2012

Name of Insurer: Future Generali India Insurance Co Ltd
IRDA Registration No 132. dated 4th September, 2007

Classification: Business within India / Total Business

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

Item No:	Description (Class Of Business)	Gross Written Premium (Excl Pool Retro Premium)	Net Written Premium (Excl Pool Retro Premium)	Gross Claims Incurred - (Excl Pool Cession)	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	10,968	2,459	3,422	898	1,097	866	1,097
02	Marine Cargo	4,789	1,727	1,459	575	575	263	575
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	58,417	52,356	26,232	20,648	10,471	6,194	10,471
05	Engineering	3,405	1,119	1,412	589	340	230	340
06	Aviation			-				
07	Liability	1,290	504	63	52	194	16	194
08	Rural Insurance							
09	Others	6,169	4,049	1,227	695	864	258	864
10	Health Insurance	18,886	14,767	6,811	5,019	2,953	2,290	2,953
	Total	103,923	76,981	40,626	28,475	16,494	10,117	16,494

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Qtr	85
2	No. of branches approved during the Qtr	0
3	No. of branches opened during the Qtr	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the Qtr	8
6	No of branches at the end of the Qtr	81
7	No. of branches approved but not opened	2
8	No. of rural branches	0
9	No. of urban branches	81

PUBLIC DISCLOSURES

FORM NL 28: Statement of Investment Assets

Insurer: **FUTURE GENERALI INDIA INSURANCE CO. LTD. (Reg. No. 132)**

Date: July '12 to September '12

Statement As on: 30 Sept 2012

Statement of Investment Assets (General Insurer, Re - Insurers)

(Business within India)

Periodicity of Submission : Quarterly

Rs. in Lakhs

No.	PARTICULARS	SCHEDULE	AMOUNT
1	Investments	8	111,702.02
2	Loans	9	-
3	Fixed Assets	10	1,307.99
4	Current Assets		
	a. Cash and Bank *	11	1,976.43
	b. Advances and Other Assets*	12	46,738.29
5	Current Liabilities		
	a. Current Liabilities	13	(93,329.02)
	b. Provisions	14	(43,182.92)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		36,312.65
	Application of Funds as per Balance Sheet (A)		61,525.44
	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,307.99
3	Cash and Bank Balance (If any)	11	1,976.43
4	Advances and Other Assets (If Any)	12	46,738.29
5	Current Liabilities	13	(93,329.02)
6	Provisions	14	(43,182.92)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		36,312.65
		TOTAL(B)	(50,176.58)
	'Investment Assets' as per FORM 3B	(A-B)	111,702.02

* FD under cash and bank schedule is shown as part of the investment in the above table

'Investment' represented as	Reg.%	SH		PH	Book Value (SH + PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM* (b)						
1. Government Securities	Not Less	-	-	29,087.05	29,087.05	26.04	-	29,087.05	28,802.93
2. Govt Securities or Other Approved Securities (including (i) above)	Not Less than 30%	-	-	42,251.05	42,251.05	37.82	-	42,251.05	41,877.75
3. Investment subject to Exposure Norms									
1) Housing and Loans to SG for housing and FFE , Infrastructure Investments	Not Less than 15%	-	12,128.31	15,322.31	27,450.63	24.57	-	27,450.63	27,200.46
2) Approved Investments	Not	-	19,651.43	21,522.66	41,174.10	36.86	-	41,174.10	41,504.73
3) Other Investments(Not Exceed 25%)		-	-	826.24	826.24	0.74	-	826.24	810.05
Total Investment Assets	100%	-	31,779.75	79,922.27	111,702.02	100.00	-	111,702.02	111,392.99

Certification

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date: 8th November 2012

Note : (+) FRSM refers "Funds representing Solvency Margin"

(*) Pattern of Investment will apply only to SH funds representing FRSM

(^)Book Value shall not include funds beyond Solvency Margin

Other Investments are as permitted under sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29: Detail regarding Debt Securities

Insurer: Future Generali India Insurance Company Ltd

Date: July 2012 to September 2012

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sept 2012	As % of total for this class	As at 30th Sept 2011	As % of total for this class	As at 30th Sept 2012	as % of total for this class	As at 30th Sept 2011	as % of total for this class
Break down by credit rating								
AAA rated	48,253.93	48.36	38,634.41	54.03	48,231.17	48.19	39,503.90	53.84
AA or better	9,408.44	9.43	6,475.28	9.06	9,350.74	9.34	6,513.25	8.88
Rated below AA but above A	233.81	0.23	235.17	0.33	250.00	0.25	250.00	0.34
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	41,877.75	41.97	26,160.73	36.59	42,251.05	42.22	27,101.83	36.94
Total	99,773.93	100.00	71,505.58	100.00	100,082.95	100.00	73,368.98	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	3,988.54	4.00	1,998.83	2.80	3,995.67	3.99	2,008.13	2.74
more than 1 year and upto 3years	9,621.95	9.64	9,000.64	12.59	9,655.26	9.65	9,096.69	12.40
More than 3years and up to 7years	18,227.86	18.27	15,169.71	21.21	18,410.94	18.40	15,534.98	21.17
More than 7 years and up to 10 years	43,444.45	43.54	25,947.09	36.29	43,485.16	43.45	26,556.34	36.20
above 10 years	24,491.13	24.55	19,389.32	27.12	24,535.92	24.52	20,172.84	27.50
Total	99,773.93	100.00	71,505.58	100.00	100,082.95	100.00	73,368.98	100.00
Breakdown by type of the issuer								
a. Central Government	31,493.32	31.56	19,963.47	27.92	31,885.31	31.86	20,822.36	28.38
b. State Government	10,384.43	10.41	6,197.26	8.67	10,365.74	10.36	6,279.47	8.56
c. Corporate Securities	57,896.18	58.03	45,344.86	63.41	57,831.90	57.78	46,267.15	63.06
Total	99,773.93	100.00	71,505.58	100.00	100,082.95	100.00	73,368.98	100.00

Note:

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30: Analytical Ratios

Insurer: Future Generali India Insurance Co. Ltd.

Period: July '12 to September '12
As on: 30-Sep-12

Analytical Ratios

Sl. No.	Particular	Total			
		For Q2 2012-13	Upto Q2 2012-13	For Q2 2011-12	Upto Q2 2011-12
1	Gross Written Premium Growth Rate	22%	23%	61%	53%
	Fire	-12%	12%	41%	34%
	Marine	39%	41%	17%	25%
	Accident & Health	37%	14%	55%	39%
	Engineering	21%	36%	28%	13%
	Liability	47%	30%	33%	48%
	Motor (OD)	24%	23%	56%	55%
	Motor (TP)	6%	25%	125%	110%
	Motor (Total)	18%	23%	75%	70%
	Workmen Compensation	24%	30%	120%	122%
	Others	77%	85%	54%	53%
	Miscellaneous (Total)	25%	24%	67%	58%
2	Gross Written Premium to Shareholders' Fund Ratio	110%	227%	105%	213%
3	Growth rate of shareholders' Fund	16%	16%	42%	42%
4	Net Retention Ratio	76%	72%	57%	56%
	Fire	24%	21%	19%	18%
	Marine	42%	36%	43%	39%
	Accident & Health	79%	75%	66%	62%
	Engineering	34%	31%	29%	29%
	Liability	38%	42%	37%	40%
	Motor (OD)	90%	90%	90%	90%
	Motor (TP)	89%	89%	17%	18%
	Motor (Total)	90%	89%	63%	65%
	Workmen Compensation	90%	90%	90%	90%
	Others	54%	58%	46%	47%
	Miscellaneous (Total)	82%	81%	62%	62%
5	Gross Commission Ratio	7%	6%	4%	4%
	Fire	7%	7%	5%	6%
	Marine	15%	12%	11%	11%
	Accident & Health	10%	8%	7%	6%
	Engineering	8%	7%	5%	6%
	Liability	10%	12%	13%	13%
	Motor (OD)	6%	6%	4%	3%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	4%	4%	3%	2%
	Workmen Compensation	9%	9%	8%	7%
	Others	8%	8%	5%	6%
	Miscellaneous (Total)	6%	6%	4%	4%
6	Gross Expense of Management to Gross Written Premium Ratio	29%	28%	32%	30%
7	Gross Combined Ratio	105%	99%	89%	92%
8	Technical Reserves to Net Premium Ratio	409%	209%	388%	194%
9	Underwriting Balance Ratio	-18%	-19%	-23%	-27%
10	Operating Profit Ratio	-6%	-7%	-10%	-15%
11	Liquid Assets to Liabilities Ratio	20%	20%	16%	16%
12	Net Earning Ratio	-6%	-7%	-10%	-15%
13	Return on Net Worth Ratio	-5%	-11%	-6%	-18%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.50	1.50	1.90	1.90
15	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern

1	(a) No. of shares		520,000,000		520,000,000
2	(b) Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%		74.5% ; 25.5%
3	(c) %of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-0.53		-0.82
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-0.53		-0.82
6	(iv) Book value per share (Rs)		4.85		4.18

PERIODIC DISCLOSURES

FORM NL-31

Insurer: Future Generali India Insurance Company Limited

Date: 01-Jul-12 to 30-Sep-12

(Rs in 000)

Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 30th September 2012	Upto the Quarter ended 30th September 2012	For the Quarter ended 30th September 2011	Upto the Quarter ended 30th September 2011
1	Pantaloon Retail (I) Ltd	Joint Venture Promoter	Rent & Maintenance for premises hired	674	1,788	1,102	2,260
			Rent Deposits paid	-	-	(954)	(954)
			Insurance Premium received	1,017	1,649	903	1,595
			Insurance Claims paid	80	110	125	554
			Other transactions	-	-	-	109
			Equity shares issued	-	-	114,750	114,750
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium paid	27,825	83,760	(530)	71,759
			Commission on reinsurance ceded	5,627	17,212	(1,003)	14,810
			Claims recovery on reinsurance	19,243	53,161	12,018	26,894
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	Equity shares issued	-	-	114,750	114,750
			Share application, pending allotment (net)	-	-	102,000	102,000
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	Equity shares issued	-	-	220,500	220,500
			Share application, pending allotment (net)	-	-	98,000	98,000
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	3,072	6,145	2,696	5,400
			Insurance premium received	-	-	3	3
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses	22,184	26,700	17,710	27,318
			Insurance premium received	25	721	(94)	2,175
			Insurance claims paid	73	117	211	227
			Insurance premium paid	1,023	1,250	36	999

PERIODIC DISCLOSURES

FORM NL-32: Products Information

Insurer: Future Generali India Insurance Company Limited

Date: July - September 2012

Products Information

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Future Warranty Insurance		IRDA/NL/FGICL/p/Misc/Warranty/12-13	Miscellaneous	Experience rated	11.01.2012	25.06.2012

FORM NL-33 - SOLVENCY MARGIN - KGII**FORM KG**

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

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 30th September 2012*(Rs .in Lacs)*

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		88,464
	Deduct:		
02	Liabilities		88,464
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		31,754
	Deduct:		
06	Other Liabilities		7,023
07	Excess in Shareholder's fund		24,731
08	Total ASM (04)+(07)		24,731
09	Total RSM		16,494
10	Solvency Ratio (Total ASM / Total RSM)		1.50

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	Nil
2	Mr. Kishore Biyani	Director	Nil
3	Mr. Vijay Biyani	Director	Nil
4	Mr. Sergio Balbinot	Director	Nil
5	Mr. Roberto Gasso	Director	Nil
6	Dr. Kim Chai Ooi	Director	Nil
7	Mr. Krishan Kant Rathi	Director	Nil
8	Dr. Devi Singh	Director	Nil
9	Dr. Rajan Saxena	Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Arsh Kaumi	Head - Finance	Nil
12	Ms. Kirti Kothari	Appointed Actuary	Nil
13	Mr. Milan P. Shirodkar	Head Investments	Nil
14	Mr. Prashant Chikhal	Head Internal Audit	Nil

PERIODIC DISCLOSURES

FORM NL-35 - NPAs

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

Form 7A

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

Name of the Fund: General Insurance

STATEMENT AS ON: 30 September 2012

**Details of Investment Portfolio
Periodicity of Submission : Quarterly**

Interest rate												Has there been any principal waiver?				
COI	Company Name	Instrument Type	Interest rate % has there been any revision	Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal due from	Interest due from	Deferred principal	Deferred interest	Rolled Over?	Amount	Board Approval ref	Classification	Provision (%)	Provision (Rs)
NOT APPLICABLE																

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:-

- A Category of investment (COI) shall be as per INV/GLN/001/2003-04*
- B Form 7A shall be submitted in respect of each fund*
- C Classification shall be as per 'F&A circulars-169-jan-07 dt.24-01-07*

PUBLIC DISCLOSURES

FORM NL-36: Yield on Investments

FORM 1

Insurer : FUTURE GENERALI INDIA INSURANCE CO. LTD. (Reg. No. 132)
Statement as on: 30 Sep 2012

Date: 01 July '12 to 30 September '12

Name of the Fund : General Insurance

Form 1 - Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year			
			Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2
1	A Central Government Securities	TITLE												
2	A1 Central Government Bonds	CGSB	27,808.17	551.72	2.16	2.16	27,808.17	1,038.81	4.42	4.42	19,815.21	1,416.48	8.31	8.31
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,278.89	24.86	1.94	1.94	1,278.89	49.34	3.86	3.86	1,278.33	83.82	7.77	7.77
5	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	11.12	1.32	1.32
6	B Government Securities / Other Approved Securities	TITLE												0.00
8	B2 State Government Bonds/ Development Loans	SGGB	10,365.74	214.18	2.26	2.26	10,365.74	418.27	4.45	4.45	9,286.26	537.03	8.59	8.59
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,798.26	56.23	2.01	2.01	2,798.26	111.83	4.00	4.00	2,793.43	222.74	7.99	7.99
12	C Housing and Loans to State Govt for housing and fire fighting equipment	TITLE												
19	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	9,617.90	221.53	2.34	2.34	9,617.90	422.78	4.64	4.64	8,106.66	613.72	9.33	9.33
23	D Infrastructure Investments	TITLE												0.00
25	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	15.07	0.04	0.32	0.32	15.07	(0.29)	(3.07)	(3.07)	7.81	0.60	13.55	13.55
26	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	13.34	(1.37)	(5.44)	(5.44)	13.34	(2.85)	(10.85)	(10.85)	28.67	0.72	4.74	4.74
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	16,179.53	438.06	2.46	2.46	16,179.53	863.82	4.72	4.72	17,732.77	1,472.42	9.40	9.40
33	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,624.79	40.94	2.52	2.52	1,624.79	79.86	4.94	4.94	1,521.27	165.51	8.96	8.96
37	E Approved Investment Subject To Exposure Norms	TITLE												0.00
38	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	36.92	0.47	1.55	1.55	36.92	(14.49)	(37.71)	(37.71)	53.23	0.77	1.61	1.61
39	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)- Quoted	EACE	150.21	8.86	7.43	7.43	150.21	5.89	4.94	4.94	124.03	12.26	18.96	18.96
46	E9 Corporate Securities - Bonds - Taxable	EPBT	30,159.68	748.66	2.49	2.49	30,159.68	1,423.25	4.92	4.92	26,298.74	1,897.89	9.61	9.61
56	E20 Deposits - Deposit with scheduled banks	ECDB	3,598.00	82.68	2.57	2.57	3,598.00	154.85	5.08	5.08	2,098.00	153.35	9.69	9.69
57	E21 Deposits - CDs with Scheduled Banks	EDCD	1,973.84	47.10	2.42	2.42	1,973.84	92.59	4.80	4.80	1,881.25	209.72	9.36	9.36
59	E24 Commercial Papers issued by all India Financial Institutions rated very	ECCP	499.67	15.03	3.05	3.05	499.67	29.45	6.07	6.07	470.22	27.35	5.99	5.99
67	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,755.78	82.56	2.59	2.59	4,755.78	155.04	5.30	5.30	943.64	222.15	10.28	10.28
69	F Other than Approved Securities	TITLE												0.00
72	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	5.95	0.27	5.12	5.12	5.95	(10.28)	(52.49)	(52.49)	14.17	0.42	1.82	1.82
74	F5 Other than Approved Investments -Debentures	OLDB	250.00	6.18	2.47	2.47	250.00	12.28	4.91	4.91	250.00	6.04	2.42	2.42
77	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	570.29	2.62	2.02	2.02	570.29	15.54	6.10	6.10	314.57	95.81	10.71	10.71
	TOTAL		111,702.02	2,540.60			111,702.02	4,845.69			93,018.26	7,149.93		

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

Note : Category of investment (COI) shall be as per Guidelines

- To be calculated based on monthly or lesser frequency 'Weighted Average of Investments'
- Yield netted for tax
- Form-1 shall be prepared in respect of each fund.

PERIODIC DISCLOSURES

FORM NL-37 - Downgrading of Investments

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

FORM - 2

Company Name & Code: FUTURE GENERALI INDIA INSURANCE CO LTD (Regn No 132)

Statement as on:30 Sep 2012

Name of the Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the quarter¹</u>								
1	2.00% The Indian Hotels Co. Ltd 2017	EPBT	515.49	27/04/2012	ICRA	AA+	AA	14/09/2012	NA
B.	<u>As on Date</u>								
1	11% Tata Communication Ltd 2014	ICTD	517.06	05/03/2010	CARE	AAA	AA+	01/11/2010	NA
2	9.80% First Blue Home Finance Ltd 2020	OLDB	250.00	16/12/2010	FITCH	AA+	AA-	14/09/2011	NA

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed and suppressed.

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38: Quarterly Business Returns across line of Business

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

Quarterly Business Returns across line of Business

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,268.37	7701	2,494.00	5422	6,476.43	15946	5,703.92	11591
2	Cargo & Hull	973.66	2879	700.49	2160	2,891.02	5729	2,055.31	4370
3	Motor TP	4,856.02	1384	4,602.01	0	9,743.82	2461	8,541.17	0
4	Motor OD	10,218.80	142084	8,211.47	134953	19,823.49	280432	16,169.85	270562
5	Engineering	802.94	1698	633.83	1368	1,881.00	3288	1,352.66	2634
6	Workmen's Compensation	388.35	1977	312.72	1538	806.93	4037	620.95	2898
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	2,812.02	20813	1,517.21	15048	3,954.01	39531	2,631.02	25430
10	Health	3,392.45	18751	3,015.22	18128	6,621.61	44715	6,745.67	43299
11	Others*	1,933.51	12418	1,135.56	7102	3,684.96	26915	2,155.99	14530
	Total	27,646.13	209705	22,622.51	185719	55,883.28	423054	45976.54	375314

Note:

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

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

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

PERIODIC DISCLOSURES

FORM NL-39: Rural & Social Obligations (Quarterly Returns)

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	729	190.42	292,941.37
		Social			
2	Cargo & Hull	Rural	178	127.76	146,790.14
		Social			
3	Motor TP	Rural	11876	827.76	62,952.98
		Social			
4	Motor OD	Rural		479.61	-
		Social			
5	Engineering	Rural	142	72.34	33,825.09
		Social			
6	Workmen's Compensation	Rural	91	13.66	1,540.30
		Social			
7	Employer's Liability	Rural	0	-	-
		Social			
8	Aviation	Rural	0	-	-
		Social			
9	Personal Accident	Rural	2200	38.55	62,970.96
		Social	0	-	-
10	Health	Rural	931	41.05	4,253.86
		Social			
11	Others*	Rural	7608	521.49	437,029.54
		Social			
Total		Rural	23755	2,312.64	1,042,304.24
		Social	-	-	-

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

PERIODIC DISCLOSURES

FORM NL-40: Business Acquisition through different channels

Insurer: Future Generali India Insurance Company Limited

Date: July 2012 to September 2012

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	110455	10,109.43	42321	3,542.97	217230	20,746.37	66747	5,824.00
2	Corporate Agents-Banks	2763	99.28	0	-	5459	195.26	0	-
3	Corporate Agents -Others	1909	292.10	56	120.90	2969	656.98	88	239.77
4	Brokers	23995	8,699.73	16962	5,764.43	45958	16,331.74	31648	12,165.20
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	69446	8413.80	126227	13151.61	147699	17859.97	275342	27688.80
	Total (A)	208568	27614.34	185566	22579.91	419315	55790.31	373825	45917.77
1	Referral (B)	1137	31.79	153	42.60	3739	92.97	1489	58.77
	Grand Total (A+B)	209705	27646.13	185719	22622.51	423054	55883.28	375314	45976.54

Note:

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

PERIODIC DISCLOSURES

FORM NL-41: GREIVANCE DISPOSAL

Insurer: Future Generali India Insurance Co. Ltd.

Period: 1 Jul 2012 to 30 Sep 2012

As On: 30-Sep-12

4.83

(Rs in Lakhs)

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	27	814	522	3	290	26
a)	Sales Related	4	41	20	0	22	3
b)	Policy Administration Related	9	299	282	0	19	7
c)	Insurance Policy Coverage related	2	40	23	0	18	1
d)	Claims related	11	415	191	3	221	11
e)	Others	1	19	6	0	10	4
	Total Number	27	814	522	3	290	26

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	26	0	26
b)	Greater than 15 days	0	0	0
	Total Number	26	0	26

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