

FORM NL-1-B-RA

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007



REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER, 2022

(₹ lakhs)

Sl. No.	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
			2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22
1	Premiums Earned (Net)	NL-4	4,101.32	11,338.34	3,443.23	11,093.03	1,999.27	5,219.07	1,667.96	4,760.93	68,872.58	187,130.57	62,681.46	163,342.84	74,973.17	203,687.97	67,792.64	179,196.80
2	Profit/Loss on sale/redemption of Investments		37.98	109.95	162.79	399.51	7.17	19.83	23.36	61.16	282.82	652.88	1,086.56	2,374.03	327.97	782.67	1,272.71	2,834.70
3	Interest, Dividend & Rent - Gross (Refer Note 1)		959.33	3,698.44	975.19	3,440.41	165.09	616.39	122.60	495.21	7,119.81	20,339.46	6,546.88	19,264.17	8,244.23	24,654.29	7,644.67	23,199.78
4	Others																	
	(a) Other Income																	
	(i) Miscellaneous Income		0.28	1.30	0.18	6.17	0.19	0.68	(0.23)	2.40	9.44	32.15	5.59	85.40	9.91	34.13	5.53	93.96
	(b) Contribution from Shareholders Fund																	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	1,667.56	-	-	-	-	1,667.56
	TOTAL (A)		5,098.92	15,148.03	4,581.38	14,939.11	2,171.71	5,855.97	1,813.68	5,319.70	76,284.65	208,155.05	70,320.49	186,733.99	83,555.27	229,159.05	76,715.55	206,992.80
6	Claims Incurred (Net)	NL-5	320.85	4,585.84	1,527.74	9,524.20	1,684.84	5,516.30	1,667.10	2,980.78	49,178.58	127,648.39	46,106.68	114,906.26	51,184.28	137,750.53	49,301.52	127,411.24
7	Commission	NL-6	(1,273.12)	(2,330.21)	5.90	(2,173.68)	196.70	861.33	104.25	667.37	1,884.66	4,772.68	(1,585.68)	2,144.13	808.24	3,303.81	(1,475.53)	637.82
8	Operating Expenses related to Insurance Business	NL-7	2,253.04	9,003.37	2,475.06	8,063.70	590.65	1,851.93	513.47	1,436.33	26,811.97	68,955.11	22,008.52	61,693.01	29,655.66	79,810.41	24,997.05	71,193.04
9	Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		1,300.77	11,259.00	4,008.70	15,414.23	2,472.20	8,229.56	2,284.82	5,084.48	77,875.21	201,376.18	66,529.52	178,743.39	81,648.17	220,864.75	72,823.04	199,242.10
10	C= (A - B)		3,798.15	3,889.03	572.68	(475.12)	(300.49)	(2,373.59)	(471.14)	235.21	(1,590.56)	6,778.87	3,790.97	7,990.60	1,907.10	8,294.31	3,892.51	7,750.70
11	APPROPRIATIONS																	
	Transfer to Shareholders' Funds		3,798.15	3,889.03	572.68	(475.12)	(300.49)	(2,373.59)	(471.14)	235.21	(1,590.56)	6,778.87	3,790.97	7,990.60	1,907.10	8,294.31	3,892.51	7,750.70
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		3,798.15	3,889.03	572.68	(475.12)	(300.49)	(2,373.59)	(471.14)	235.21	(1,590.56)	6,778.87	3,790.97	7,990.60	1,907.10	8,294.31	3,892.51	7,750.70

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22
Interest, Dividend & Rent	852.18	3,433.59	911.64	3,293.55	165.16	619.39	123.82	504.24	7,114.82	20,388.00	6,616.62	19,571.71	8,132.16	24,440.99	7,652.08	23,369.51
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	0.01	(16.64)	(10.11)	(59.03)	(0.07)	(3.00)	(1.22)	(9.04)	(13.19)	(98.79)	(84.71)	(350.81)	(13.25)	(118.43)	(96.05)	(418.88)
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	107.14	281.49	73.66	205.89	-	-	-	-	18.18	50.24	14.98	43.27	125.31	331.73	88.64	249.16
Interest, Dividend & Rent – Gross*	959.33	3,698.44	975.19	3,440.41	165.09	616.39	122.60	495.21	7,119.81	20,339.46	6,546.88	19,264.17	8,244.23	24,654.29	7,644.67	23,199.78

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

PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER, 2022

(₹ lakhs)

	Particulars	Schedule Ref. Form	For Q3	Upto Q3	For Q3	Upto Q3
			2022-23	2022-23	2021-22	2021-22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		3,798.15	3,889.03	572.68	(475.12)
	(b) Marine Insurance		(300.49)	(2,373.59)	(471.14)	235.21
	(c) Miscellaneous Insurance		(1,590.56)	6,778.87	3,790.97	7,990.60
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		2,399.10	6,860.76	2,214.80	6,239.97
	(b) Profit on sale of investments		96.05	225.58	356.94	758.48
	(c) (Loss on sale/ redemption of investments)		(0.75)	(5.88)	(0.05)	(1.58)
	(d) Amortization of Premium / Discount on Investments		(4.47)	(33.24)	(29.17)	(111.85)
3	OTHER INCOME		172.89	172.89	-	-
	TOTAL (A)		4,569.92	15,514.41	6,435.02	14,635.73
4	PROVISIONS (OTHER THAN TAXATION)					
	(a) For diminution in the value of investments		1.16	5.39	1.17	(1,845.95)
	(b) For Doubtful Debts		(8.74)	(7.19)	(5.00)	16.46
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		162.60	2,456.94	7.22	375.05
	(b) Bad Debts written off		15.79	15.79	-	0.44
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		91.07	336.89	0.00	250.42
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	1,667.56
	(g) Others		-	-	-	-
	(i) Investments written off		-	-	-	1,056.63
	TOTAL (B)		261.87	2,807.81	3.39	1,520.61
	Profit before Tax (A-B)		4,308.06	12,706.60	6,431.64	13,115.12
	Provision for Taxation		1,221.47	3,446.76	1,587.81	3,237.67
	Deferred Tax		(89.10)	(132.81)	137.59	280.57
	Profit / (Loss) after tax		3,175.68	9,392.65	4,706.23	9,596.89
	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		39,420.65	33,203.68	26,161.24	21,270.58
	Balance carried forward to Balance Sheet		42,596.33	42,596.33	30,867.47	30,867.47

FORM NL-3-B-BS

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

BALANCE SHEET



(₹ lakhs)

Particulars	Schedule Ref. Form	As at 31st December, 2022	As at 31st December, 2021
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	90,480.37	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		4,252.60	2,302.27
RESERVES AND SURPLUS	NL-10	42,596.33	30,867.47
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		117.13	(4.07)
-Policyholders' Funds		460.95	(13.84)
BORROWINGS	NL-11	9,500.00	-
TOTAL		147,407.37	123,632.19
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	152,034.18	127,448.97
INVESTMENTS-Policyholders	NL-12A	467,858.11	428,016.08
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	6,021.62	4,708.11
DEFERRED TAX ASSET (Net)		2,008.49	4,708.89
CURRENT ASSETS			
Cash and Bank Balances	NL-15	5,778.84	3,343.87
Advances and Other Assets	NL-16	86,415.71	85,851.28
Sub-Total (A)		92,194.55	89,195.14
CURRENT LIABILITIES			
PROVISIONS	NL-17	435,916.26	396,453.04
	NL-18	136,793.31	133,991.97
Sub-Total (B)		572,709.58	530,445.00
NET CURRENT ASSETS (C) = (A - B)		(480,515.03)	(441,249.86)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		147,407.37	123,632.19

CONTINGENT LIABILITIES

Particulars	As at 31st December, 2022	As at 31st December, 2021
1. Partly paid-up investments	9,250.00	3,500.00
2. Claims, other than against policies, not acknowledged as debts by the company	166.64	166.64
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	12,398.34	10,940.82
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	21,814.98	14,607.46

FORM NL-5 - CLAIMS SCHEDULE

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



Claims Incurred [NET]

Particulars	Miscellaneous																					
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Claims Paid (Direct)	6,624.72	12,109.89	1,198.52	8,046.12	2.96	3.69	1,201.48	8,049.81	15,837.95	45,534.79	10,891.92	24,091.35	26,729.88	69,626.14	13,591.79	35,779.09	1,219.63	3,215.47	4.30	22.55	14,815.72	39,017.11
Add: Re-insurance accepted to direct claims	1,057.21	1,605.92	4.43	45.08	-	-	4.43	45.08	-	-	-	-	-	-	6.25	-	15.24	-	-	-	-	21.48
Less: Re-insurance Ceded to claims paid	4,935.55	8,611.80	88.52	4,213.31	2.94	3.66	91.46	4,216.97	753.54	2,400.95	456.14	1,693.42	1,209.68	4,094.38	5,167.27	12,916.78	178.50	434.63	12.03	15.84	5,357.80	13,367.25
Net Claim Paid	2,746.38	5,104.01	1,114.43	3,877.89	0.02	0.02	1,114.45	3,877.92	15,084.42	43,133.84	10,435.78	22,397.93	25,520.19	65,531.77	8,424.52	22,868.55	1,041.13	2,796.08	(7.73)	6.71	9,457.92	25,671.34
Add : Claims outstanding at the end	13,185.80	13,185.80	5,505.15	5,505.15	0.66	0.66	5,505.81	5,505.81	8,845.84	8,845.84	225,559.32	225,559.32	234,405.16	234,405.16	8,128.02	8,128.02	4,700.73	4,700.73	221.44	221.44	13,050.19	13,050.19
Less : Claims outstanding at the beginning	15,611.32	13,703.96	4,934.86	3,866.98	0.56	0.45	4,935.41	3,867.43	10,616.21	10,000.83	224,599.54	214,740.60	235,215.76	224,741.44	8,300.20	6,508.90	3,963.49	3,311.13	149.49	187.58	12,413.18	9,807.61
Net Incurred Claims	320.85	4,585.84	1,684.72	5,516.07	0.12	0.23	1,684.84	5,516.30	13,314.04	41,978.84	11,395.56	33,216.65	24,709.60	75,195.49	8,252.34	24,687.68	1,778.38	4,185.69	64.22	40.56	10,094.94	28,913.92
Claims Paid (Direct)																						
-In India	6,624.72	12,109.89	1,096.29	7,823.97	2.96	3.69	1,099.25	7,827.66	15,837.95	45,534.79	10,891.92	24,091.35	26,729.88	69,626.14	13,591.79	35,778.79	1,219.63	3,215.47	(20.13)	(12.35)	14,791.30	38,981.91
-Outside India	-	-	102.23	222.15	-	-	102.23	222.15	-	-	-	-	-	-	0.30	-	-	-	24.42	34.90	24.42	35.20
Estimates of IBNR and IBNER at the end of the period (net)	1,817.09	1,817.09	1,613.74	1,613.74	0.60	0.60	1,614.34	1,614.34	1,507.91	1,507.91	139,738.28	139,738.28	141,246.19	141,246.19	3,498.24	3,498.24	3,289.76	3,289.76	70.67	70.67	6,858.67	6,858.67
Estimates of IBNR and IBNER at the beginning of the period (net)	1,883.17	1,570.58	1,381.01	1,198.08	0.47	0.39	1,381.48	1,198.47	1,466.77	1,322.20	138,649.38	142,081.06	140,116.15	143,403.25	3,260.24	2,645.26	2,730.23	2,346.84	63.27	82.97	6,053.74	5,075.07

Particulars	Miscellaneous														Grand Total	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		For Q3	Upto Q3
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	2022-23	2022-23
Claims Paid (Direct)	517.17	1,574.83	39.52	278.86	865.00	2,616.21	237.90	573.75	9,336.38	34,549.17	5,409.35	14,800.96	57,950.91	163,037.03	65,777.11	183,196.73
Add: Re-insurance accepted to direct claims	-	-	-	-	20.92	36.73	-	-	-	-	-	-	20.92	58.21	1,082.56	1,709.21
Less: Re-insurance Ceded to claims paid	25.12	77.75	(0.81)	38.09	786.37	2,327.19	11.90	28.69	6,557.94	26,239.14	2,135.84	5,275.64	16,083.83	51,448.12	21,110.85	64,276.90
Net Claim Paid	492.05	1,497.08	40.33	240.77	99.55	325.74	226.01	545.06	2,778.44	8,310.02	3,273.51	9,525.33	41,888.00	111,647.12	45,748.82	120,629.04
Add : Claims outstanding at the end	3,016.19	3,016.19	684.81	684.81	1,619.07	1,619.07	342.84	342.84	15,137.41	15,137.41	6,718.02	6,718.02	274,973.69	274,973.69	293,665.30	293,665.30
Less : Claims outstanding at the beginning	3,180.01	3,072.84	854.99	687.26	1,624.22	1,306.60	188.50	215.15	7,625.20	12,043.32	6,581.25	7,098.21	267,683.10	258,972.42	288,229.84	276,543.81
Net Incurred Claims	328.23	1,440.43	(129.86)	238.32	94.40	638.22	380.35	672.75	10,290.65	11,404.11	3,410.28	9,145.14	49,178.58	127,648.39	51,184.28	137,750.53
Claims Paid (Direct)																
-In India	517.17	1,574.83	39.52	278.86	865.00	2,616.21	237.90	573.75	9,336.38	34,549.17	5,409.35	14,800.96	57,926.49	163,001.83	65,650.46	182,939.37
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	24.42	35.20	126.65	257.36
Estimates of IBNR and IBNER at the end of the period (net)	1,197.28	1,197.28	344.40	344.40	602.09	602.09	233.95	233.95	14,237.92	14,237.92	3,321.82	3,321.82	168,042.32	168,042.32	171,473.75	171,473.75
Estimates of IBNR and IBNER at the beginning of the period (net)	1,245.24	1,181.66	468.53	354.78	560.52	314.58	184.50	212.56	6,480.10	10,448.90	3,225.35	4,192.36	158,334.13	165,183.16	161,598.79	167,952.21

FORM NL-5 - CLAIMS SCHEDULE

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



Claims Incurred [NET] (₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health		
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	
Claims Paid (Direct)	6,565.98	13,558.95	1,624.64	3,830.25	11.08	13.20	1,635.72	3,843.45	14,477.02	34,978.15	9,086.27	23,744.97	23,563.29	58,723.12	10,876.83	41,476.58	723.69	2,096.99	2.17	38.17	11,602.69	43,611.74	
Add: Re-insurance accepted to direct claims	372.19	1,110.58	18.32	41.83	-	-	18.32	41.83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Re-insurance Ceded to claims paid	4,567.10	9,538.49	216.08	572.15	11.06	13.18	227.14	585.33	1,118.54	2,644.64	(346.99)	582.20	771.55	3,226.84	5,211.90	12,902.98	56.45	215.80	0.11	1.91	5,268.45	13,120.69	
Net Claim Paid	2,371.07	5,131.04	1,426.89	3,299.93	0.02	0.02	1,426.91	3,299.95	13,358.47	32,333.51	9,433.26	23,162.77	22,791.73	55,496.28	5,664.94	28,573.60	667.24	1,881.19	2.06	36.26	6,334.24	30,491.05	
Add : Claims outstanding at the end	14,686.61	14,686.61	3,724.89	3,724.89	0.55	0.55	3,725.44	3,725.44	9,853.12	9,853.12	213,264.66	213,264.66	223,117.78	223,117.78	6,560.07	6,560.07	3,292.16	3,292.16	162.35	162.35	10,014.58	10,014.58	
Less : Claims outstanding at the beginning	15,529.94	10,293.45	3,484.74	4,044.23	0.51	0.38	3,485.25	4,044.61	11,521.93	9,778.80	210,075.56	204,410.44	221,597.48	214,189.24	6,043.88	8,205.00	3,221.94	3,054.96	160.64	199.97	9,426.46	11,459.92	
Net Incurred Claims	1,527.74	9,524.20	1,667.04	2,980.59	0.06	0.19	1,667.10	2,980.78	11,689.67	32,407.82	12,622.36	32,016.99	24,312.02	64,424.82	6,181.13	26,928.68	737.46	2,118.39	3.77	(1.35)	6,922.36	29,045.71	
Claims Paid (Direct)																							
-In India	6,565.98	13,558.95	1,624.64	3,730.36	11.08	13.20	1,635.72	3,743.57	14,477.02	34,978.15	9,086.27	23,744.97	23,563.29	58,723.12	10,876.83	41,450.23	723.69	2,096.99	2.17	36.78	11,602.69	43,584.00	
-Outside India	-	-	-	99.89	-	-	-	99.89	-	-	-	-	-	-	-	26.35	-	-	-	-	1.39	-	27.74
Estimates of IBNR and IBNER at the end of the period (net)	1,783.84	1,783.84	1,163.38	1,163.38	0.36	0.36	1,163.74	1,163.74	1,261.31	1,261.31	143,064.52	143,064.52	144,325.83	144,325.83	2,318.26	2,318.26	2,179.84	2,179.84	77.58	77.58	4,575.67	4,575.67	
Estimates of IBNR and IBNER at the beginning of the period (net)	1,706.18	1,415.44	1,006.92	1,176.35	0.49	0.32	1,007.41	1,176.67	1,212.68	1,191.33	142,385.60	134,211.95	143,598.27	135,403.29	2,195.97	5,181.85	2,166.31	1,964.60	78.31	82.16	4,440.59	7,228.62	

Particulars	Miscellaneous												Grand Total		(₹ lakhs)		
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous			Grand Total	Grand Total
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3		For Q3	Upto Q3
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	
Claims Paid (Direct)	598.57	1,443.51	15.10	85.52	337.29	1,367.45	69.78	180.37	4,139.82	16,928.00	4,396.63	15,428.16	44,723.16	137,767.87	52,924.86	155,170.28	
Add: Re-insurance accepted to direct claims	-	-	-	-	97.23	146.42	-	-	-	-	-	-	97.23	146.42	487.74	1,298.83	
Less: Re-insurance Ceded to claims paid	29.94	72.18	7.12	20.48	360.82	1,259.02	3.49	9.02	2,861.90	12,713.24	1,426.39	8,489.30	10,729.66	38,910.77	15,523.89	49,034.60	
Net Claim Paid	568.64	1,371.33	7.98	65.04	73.69	254.85	66.29	171.35	1,277.92	4,214.76	2,970.25	6,938.86	34,090.73	99,003.52	37,888.71	107,434.52	
Add : Claims outstanding at the end	2,565.39	2,565.39	848.01	848.01	1,238.76	1,238.76	172.64	172.64	18,076.99	18,076.99	6,448.45	6,448.45	262,482.59	262,482.59	280,894.64	280,894.64	
Less : Claims outstanding at the beginning	2,560.39	2,144.26	823.45	576.09	1,094.57	1,005.67	170.97	150.79	8,169.23	9,332.81	6,624.08	7,721.08	250,466.64	246,579.86	269,481.83	260,917.92	
Net Incurred Claims	573.65	1,792.46	32.53	336.96	217.88	487.94	67.95	193.20	11,185.67	12,958.94	2,794.61	5,666.24	46,106.68	114,906.26	49,301.52	127,411.24	
Claims Paid (Direct)																	
-In India	598.57	1,443.51	15.10	85.52	337.29	1,367.45	69.78	180.37	4,139.82	16,928.00	4,396.63	15,428.16	44,723.16	137,740.14	52,924.86	155,042.66	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	27.74	-	127.62	
Estimates of IBNR and IBNER at the end of the period (net)	967.30	967.30	336.84	336.84	330.52	330.52	142.70	142.70	17,671.57	17,671.57	3,764.06	3,764.06	172,114.49	172,114.49	175,062.07	175,062.07	
Estimates of IBNR and IBNER at the beginning of the period (net)	869.65	672.72	310.48	254.76	300.11	309.70	154.96	145.82	7,925.11	8,935.32	3,640.79	4,493.82	161,239.95	157,444.05	163,953.54	160,036.15	



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

Operating Expenses related to Insurance Business

		Miscellaneous (₹ lakhs)																													
Particulars	Fire				Marine Cargo				Marine Hull				Total Marine				Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health		
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	
1	Employees' Remuneration & Welfare Benefits	1,184.45	3,315.13	200.37	491.17	2.46	5.43	202.83	496.60	1,804.85	4,429.38	1,977.63	4,735.38	3,782.47	9,164.76	1,258.31	3,329.46	222.87	528.90	13.79	30.46	1,494.97	3,888.83								
2	Travel, Conveyance and Vehicle Running Expenses	26.75	45.15	3.96	6.69	0.04	0.07	4.01	6.76	32.19	54.32	35.27	59.52	67.45	113.84	22.44	37.87	3.97	6.71	0.25	0.41	26.66	44.99								
3	Training Expenses	9.05	81.78	0.38	0.70	0.00	0.01	0.39	0.70	3.12	5.66	3.42	6.22	6.54	11.87	4.49	79.73	0.63	8.58	0.02	0.04	5.15	88.35								
4	Rents, Rates, and Taxes	65.32	201.97	9.68	29.92	0.11	0.33	9.79	30.26	78.59	242.98	86.11	266.24	164.70	509.22	54.79	169.40	9.70	30.00	0.60	1.86	65.09	201.26								
5	Repairs	193.53	504.33	28.67	74.72	0.32	0.83	28.99	75.55	232.82	606.73	255.11	664.81	487.93	1,271.54	162.32	423.00	28.75	74.92	1.78	4.63	192.85	502.56								
6	Printing & Stationery	28.63	62.88	4.24	9.32	0.05	0.10	4.29	9.42	34.44	75.65	37.74	82.89	72.17	158.53	24.01	52.74	4.25	9.34	0.26	0.58	28.53	62.66								
7	Communication	35.50	90.95	5.26	13.48	0.06	0.15	5.32	13.62	42.71	109.42	46.80	119.89	89.51	229.30	29.78	76.28	5.27	13.51	0.33	0.84	35.38	90.63								
8	Legal & Professional Charges	80.70	184.72	13.02	27.96	(0.09)	0.31	12.93	28.27	(302.75)	(138.01)	(278.98)	(116.99)	(581.74)	(255.00)	(300.99)	(180.34)	(28.50)	(13.68)	(5.11)	1.73	(334.60)	(192.28)								
9	Auditors' Fees, Expenses etc.																														
	(a) as auditor	1.24	4.25	0.18	0.63	0.00	0.01	0.19	0.64	1.49	5.12	1.64	5.61	3.13	10.73	1.04	3.57	0.18	0.63	0.01	0.04	1.24	4.24								
	(b) as adviser or in any other capacity, in respect of																														
	(i) Taxation matters	0.15	0.42	0.02	0.06	0.00	0.00	0.02	0.06	0.18	0.50	0.20	0.55	0.38	1.05	0.12	0.35	0.02	0.06	0.00	0.00	0.15	0.42								
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
10	Advertisement and Publicity	310.27	2,015.58	23.86	130.87	12.64	12.93	36.50	143.80	1,484.15	5,401.52	1,724.08	3,940.42	3,208.23	9,341.95	1,107.24	2,872.14	120.03	530.63	0.81	2.35	1,228.08	3,405.12								
11	Interest & Bank Charges	21.05	71.79	3.12	10.64	0.03	0.12	3.15	10.75	25.32	86.36	27.75	94.63	53.07	180.99	17.65	60.21	3.13	10.66	0.19	0.66	20.97	71.53								
12	Depreciation	60.58	159.06	8.98	23.57	0.10	0.26	9.07	23.83	72.88	191.36	79.86	209.68	152.74	401.04	50.81	133.41	9.00	23.63	0.56	1.46	60.37	158.50								
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
16	Goods and Services Tax (GST)	10.82	73.72	1.60	10.92	0.02	0.12	1.62	11.04	13.02	88.68	14.27	97.17	27.29	185.86	9.08	61.83	1.61	10.95	0.10	0.68	10.79	73.46								
17	Others																														
	(a) Business Support	405.18	1,135.60	188.10	567.58	0.01	0.01	188.10	567.59	979.50	2,882.35	4,636.87	12,454.97	5,616.38	15,337.32	326.53	642.03	175.35	416.94	22.09	49.02	523.97	1,107.99								
	(b) Entertainment	2.04	3.33	0.30	0.49	0.00	0.01	0.31	0.50	2.45	4.00	2.69	4.39	5.14	8.39	1.71	2.79	0.30	0.49	0.02	0.03	2.03	3.32								
	(c) Gain/(Loss) on Foreign Exchange	(0.71)	0.49	(0.11)	0.07	(0.00)	0.00	(0.11)	0.07	(0.85)	0.59	(0.94)	0.65	(1.79)	1.23	(0.60)	0.41	(0.11)	0.07	(0.01)	0.00	(0.71)	0.49								
	(d) Subscription/Membership	9.36	30.22	1.39	4.48	0.02	0.05	1.40	4.53	11.26	36.35	12.34	39.83	23.60	76.18	7.85	25.34	1.39	4.49	0.09	0.28	9.33	30.11								
	(e) Insurance	2.67	7.85	0.40	1.16	0.00	0.01	0.40	1.18	3.22	9.45	3.52	10.35	6.74	19.80	2.24	6.59	0.40	1.17	0.02	0.07	2.66	7.82								
	(f) Pool Expenses	10.50	23.36	1.56	3.46	0.02	0.04	1.57	3.50	12.64	28.11	13.84	30.80	26.48	58.90	8.81	19.59	1.56	3.47	0.10	0.21	10.47	23.28								
	(g) Miscellaneous	17.96	51.12	2.66	7.57	0.03	0.08	2.69	7.66	21.61	61.50	23.68	67.38	45.29	128.88	15.07	42.87	2.67	7.59	0.17	0.47	17.90	50.94								
	TOTAL	2,475.06	8,063.70	497.66	1,415.47	15.81	20.87	513.47	1,436.33	4,552.83	14,182.01	8,702.87	22,774.39	13,255.70	36,956.39	2,802.70	7,859.30	562.49	1,669.09	36.06	95.83	3,401.25	9,624.21								
	In India	2,475.06	8,063.70	497.66	1,415.47	15.81	20.87	513.47	1,436.33	4,552.83	14,182.01	8,702.87	22,774.39	13,255.70	36,956.39	2,802.70	7,859.30	562.49	1,669.09	36.06	95.83	3,401.25	9,624.21								
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							

		Miscellaneous (₹ lakhs)														Grand Total								
Particulars	Workmen Compensation		Liability				Engineering				Aviation				Crop Insurance				Others		Total Miscellaneous		Grand Total	Grand Total
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3		
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22		
1	Employees' Remuneration & Welfare Benefits	108.01	251.70	95.99	221.26	169.75	464.45	9.70	22.33	2,765.39	6,479.66	424.95	1,676.11	8,851.24	22,169.09	10,238.52	25,980.82							
2	Travel, Conveyance and Vehicle Running Expenses	1.93	3.25	1.71	2.89	3.03	5.11	0.17	0.29	49.32	83.23	7.58	12.79	157.85	266.40	188.61	318.32							
3	Training Expenses	0.19	0.34	0.17	0.30	12.30	41.96	0.02	0.03	10.00	13.91	108.30	393.10	142.65	549.87	152.09	632.35							
4	Rents, Rates, and Taxes	4.70	14.54	4.18	12.92	7.39	22.85	0.42	1.31	120.41	372.29	18.50	57.21	385.40	1,191.61	460.51	1,423.83							
5	Repairs	13.93	36.31	12.38	32.27	21.90	57.07	1.25	3.26	356.73	929.63	54.82	142.86	1,141.78	2,975.50	1,364.30	3,555.38							
6	Printing & Stationery	2.06	4.53	1.83	4.02	3.24	7.11	0.19	0.41	52.77	115.91	8.11	17.81	168.89	370.98	201.81	443.28							
7	Communication	2.56	6.55	2.27	5.82	4.02	10.29	0.23	0.59	65.44	167.65	10.06	25.76	209.46	536.59	2								

FORM NL-8-SHARE CAPITAL SCHEDULE



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

Share Capital

(₹ lakhs)

S.No.	Particulars	As at 31ST DECEMBER, 2022	As at 31ST DECEMBER, 2021
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	100,000.00	100,000.00
2	Issued Capital 904,993,749 (Previous year 904,993,749) Equity Shares of Rs. 10 Each	90,499.37	90,499.37
3	Subscribed Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37	90,480.37
4	Called Up Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37	90,480.37
	Less : Calls Unpaid	-	-
	Add : Equity Shares Forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses Including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid-up Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37	90,480.37
	Total	90,480.37	90,480.37

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



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

Share Capital Pattern of Shareholding

Shareholder	As at 31st December, 2022		As at 31st December, 2021	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	447,823,908	49.49%	674,022,834	74.49%
Future Enterprises Limited	4,581,946		230,780,872	
Shendra Advisory Services Pvt Ltd.	443,241,962		443,241,962	
Foreign	456,979,797	50.51%	230,780,871	25.51%
Generali Participations Netherlands N.V.	456,979,797		230,780,871	
Others				
TOTAL	904,803,705	100%	904,803,705	100%

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 31st December 2022 .

DETAILS OF EQUITY HOLDING OF INSURERS



PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 31ST DECEMBER, 2022

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

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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

PART B:

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

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

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

Foot Notes:

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

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

PART B:

Name of the Indian Promoter: Future Enterprises Limited

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

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

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

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

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

Footnotes

1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

2 Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.

4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.

Please specify the names of the FILs, indicating those FILs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

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

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

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

for Future Enterprises Limited

Vijay Biyani
Managing Director

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

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

Reserves and Surplus*(₹ lakhs)*

	Particulars	As at 31ST DECEMBER, 2022	As at 31ST DECEMBER, 2021
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	42,596.33	30,867.47
	TOTAL	42,596.33	30,867.47

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

	Particulars	As at	As at
		31ST DECEMBER, 2022	31ST DECEMBER, 2021
1	Debenture/Bonds	9,500.00	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	9,500.00	-

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

Investments

Particulars	NL -12A		NL -12		(₹ lakhs)	
	Shareholders		Policyholders		Total	
	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021
LONG TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	77,085.65	64,044.24	237,217.36	215,081.90	314,303.01	279,126.14
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares						
(aa) Equity	22.22	-	68.37	-	90.58	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	21,435.68	17,099.56	65,964.48	57,426.01	87,400.16	74,525.56
(e) Other Securities	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment properties - Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	46,220.58	38,574.53	142,235.62	129,546.12	188,456.21	168,120.64
5 Other than Approved Investments	769.28	1,198.35	2,367.32	4,024.44	3,136.60	5,222.79
Less: Provision for diminution in the value of investments	(242.95)	(226.23)	(747.63)	(759.76)	(990.57)	(986.00)
TOTAL	145,290.46	120,690.44	447,105.52	405,318.70	592,395.98	526,009.15
SHORT TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	171.65	1,300.44	528.21	4,367.32	699.85	5,667.77
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	1,373.64	1,792.93	4,227.13	6,021.25	5,600.77	7,814.18
(e) Other Securities (incl)	5,198.43	3,319.76	15,997.26	11,148.87	21,195.69	14,468.63
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment properties - Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure & Social Sector	-	345.39	-	1,159.94	-	1,505.33
5 Other than Approved Investments	-	64.23	-	215.71	-	279.95
Less: Provision for diminution in the value of investments	-	(64.23)	-	(215.71)	-	(279.95)
TOTAL	6,743.72	6,758.53	20,752.59	22,697.38	27,496.31	29,455.91
GRAND TOTAL	152,034.18	127,448.97	467,858.11	428,016.08	619,892.29	555,465.05

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

Particulars	(₹ lakhs)					
	Shareholders		Policyholders		Total	
	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021
Long Term Investments--						
Book Value	144,446.24	119,788.72	444,507.60	402,290.40	588,953.85	522,079.12
Market Value	141,123.94	122,521.84	434,283.79	411,469.14	575,407.72	533,990.98
Short Term Investments--						
Book Value	6,743.72	6,758.53	20,752.59	22,697.38	27,496.31	29,455.91
Market Value	6,748.64	6,793.57	20,767.72	22,815.06	27,516.36	29,608.63

FORM NL-13-LOANS SCHEDULE



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

Loans

(₹ lakhs)

Particulars	As at 31ST DECEMBER, 2022	As at 31ST DECEMBER, 2021
1 SECURITY-WISE CLASSIFICATION		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities	-	-
(c) Others (to be specified)	-	-
Unsecured	-	-
TOTAL	-	-
2 BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Companies	-	-
(f) Others (to be specified)		
TOTAL	-	-
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-performing loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
4 MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
TOTAL	-	-

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

FORM NL-14-FIXED ASSETS SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Fixed Assets

(₹ lakhs)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2022	Additions	Deductions	As at 31st December, 2022	As at 1st April 2022	For the Period	On Sales / Adjustments	As at 31st December, 2022	As at 31st December, 2022	As at 31st December, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	5,488.53	666.59	159.82	5,995.30	4,664.71	549.41	142.82	5,071.30	924.00	739.95
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,866.78	14.32	67.88	1,813.22	1,412.13	111.26	55.65	1,467.74	345.48	521.00
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	566.02	22.34	9.49	578.87	425.71	47.97	12.71	460.98	117.89	128.74
Information & Technology Equipment	3,941.96	664.63	381.12	4,225.47	2,898.25	619.66	397.64	3,120.27	1,105.20	989.12
Vehicles	48.02	76.96	-	124.98	48.02	6.57	-	54.59	70.39	0.00
Office Equipment	1,030.49	49.97	144.38	936.09	800.82	68.36	138.68	730.50	205.58	247.57
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	12,941.81	1,494.81	762.69	13,673.93	10,249.65	1,403.24	747.50	10,905.39	2,768.54	2,626.38
Work in progress	-	-	-	-	-	-	-	-	3,253.07	2,081.73
Grand Total	12,941.81	1,494.81	762.69	13,673.93	10,249.65	1,403.24	747.50	10,905.39	6,021.62	4,708.11
PREVIOUS YEAR	12,088.59	1,371.82	790.66	12,669.75	9,682.16	1,121.34	760.13	10,043.37	4,708.11	-

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



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

Cash and Bank Balances

(₹ lakhs)

	Particulars	As at 31ST DECEMBER, 2022	As at 31ST DECEMBER, 2021
1	Cash (including cheques, drafts and stamps)*	537.31	146.30
		-	-
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short - Term	-	-
	(due within 12 months)	-	-
	(bb) Others	28.37	28.79
	(b) Current Accounts	5,213.16	3,168.78
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	5,778.84	3,343.87
	`	-	-
	Balances with non-scheduled banks included in 2 or 3 above	-	-
	CASH & BANK BALANCES	-	-
	In India	5,778.84	3,343.87
	Outside India	-	-

* Cheques in hand amount to Rs. 529.99 lakhs Previous Year : Rs. 138.17 lakhs

*Deposit-in-transit: NIL

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



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

Advances and Other Assets

(₹ lakhs)

	Particulars	As at	As at
		31ST DECEMBER, 2022	31ST DECEMBER, 2021
	ADVANCES		
1	Reserve Deposits with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	943.29	899.62
4	Advances to Directors/Officers	-	-
5	provision for taxation)	-	-
6	Others		
	(i) Other Deposits	1,361.16	1,335.95
	(ii) Advances to Employees	78.00	82.29
	(iii) Advances recoverable in cash or kind	1,535.32	1,278.36
	(iv) Unutilized GST	2,007.71	2,014.89
	(v) Service Tax paid in Advance	-	-
	(v) MAT Credit Entitlement	-	-
	(vi) Income Tax Refund Recoverable	-	-
	TOTAL (A)	5,925.48	5,611.10
	OTHER ASSETS		
1	Income accrued on Investments	13,334.09	11,967.87
2	Outstanding Premiums	37,225.62	40,812.02
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	68.61	82.68
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business	26,624.79	25,664.37
	Less : Provisions for doubtful ,if any	-	-
6	Due from Subsidiaries / Holding Company	-	-
7	Investments held for unclaimed amount of Policyholders	3,233.00	1,712.00
8	Others		
	(i) Unsettled Investments Contract Receivable	-	-
	(ii) Redemption Receivable	1,930.00	1,650.00
	Less: Provision for Impairment	(1,930.00)	(1,650.00)
	(ii) Interest Accrued other than investment	4.14	1.23
	(iii) Deposit With Reserve Bank Of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
	TOTAL (B)	80,490.24	80,240.18
	TOTAL (A+B)	86,415.71	85,851.28

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



Current Liabilities

(₹ lakhs)

	Particulars	As at	As at
		31ST DECEMBER, 2022	31ST DECEMBER, 2021
1	Agents Balances	2,242.63	2,057.61
2	Balances due to other Insurance Companies	54,005.86	44,746.83
3	Deposits held on Reinsurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	16,050.02	13,478.29
	(b) for Other Policies	8,218.67	6,354.39
5	Unallocated Premium	26,894.53	20,296.26
6	Sundry Creditors	25,188.54	22,313.23
7	Due to Subsidiaries / Holding Company	-	-
8	Claims Outstanding	293,665.30	280,894.64
9	Due to Officers / Directors	-	-
10	Unclaimed amount of Policyholders	2,855.47	1,461.24
11	Income accrued on Unclaimed amounts	349.69	246.05
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	2,411.80	3,422.74
14	Others -		
	(i) Deposits Received	60.70	86.00
	(ii) Statutory Dues	1,349.59	1,095.75
	(ii) Unsettled Investment Contract Payable	2,601.44	0.00
	Total	435,894.23	396,453.04

FORM NL-18-PROVISIONS SCHEDULE

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Provisions*(₹ lakhs)*

	Particulars	As at	As at
		31ST DECEMBER, 2022	31ST DECEMBER, 2021
1	Reserve for Unexpired risk	129,668.99	127,014.77
2	Reserve for Premium Deficiency	-	-
3	For Taxation	727.66	1,472.74
	(less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	6,396.66	5,504.45
5	Others	-	-
	TOTAL	136,793.31	133,991.97

FORM NL-19 MISC EXPENDITURE SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Miscellaneous Expenditure

(to the extent not written off or adjusted)

(₹ lakhs)

	Particulars	As at	As at
		31ST DECEMBER, 2022	31ST DECEMBER, 2021
1	Discount Allowed in issue of shares/Debentures	-	-
2	Others	-	-
	TOTAL	-	-



FORM NL-20 Analytical Ratios Schedule

Sl.No.	Particular	For the quarter ended December 2022	Upto the Nine months ended December 2022	For the quarter ended December 2021	Upto the Nine months ended December 2021
1	Gross Direct Premium Growth Rate	10%	7%	-6%	5%
2	Gross Direct Premium to Net Worth	0.90	2.33	0.90	2.40
3	Growth rate of Net Worth	10%	10%	11%	11%
4	Net Retention Ratio	53%	60%	59%	61%
5	Net Commission Ratio	1%	1.74%	-2%	0%
6	Expense of Management to Gross Direct Premium	30%	32%	29%	31%
7	Expense of Management to Net Written Premium	57%	53%	48%	49%
8	Net Incurred Claims to Net Earned Premium	68%	68%	73%	71%
9	Claims paid to claims provisions	16%	41%	13%	38%
10	Combined Ratio	116%	111%	109%	111%
11	Investment income ratio	0.42%	1.18%	0.46%	1.25%
12	Technical Reserves to Net Premium Ratio	6.63	2.23	6.28	2.24
13	Underwriting Balance Ratio	(0.09)	(0.08)	(0.07)	(0.11)
14	Operating Profit Ratio	3%	4%	6%	3%
15	Liquid Assets to Liabilities Ratio	0.08	0.08	0.08	0.08
16	Net Earning Ratio	5%	5%	7%	5%
17	Return on Net Worth Ratio	2%	7%	4%	8%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.93	1.93	1.58	1.58
19	NPA Ratio				
	Gross NPA Ratio	0.51%	47.00%	52.00%	94.00%
	Net NPA Ratio	-	-	-	16.00%
20	Debt Equity Ratio	0.07	0.07	-	-
21	Debt Service Coverage Ratio	196.57	577.71	-	-
22	Interest Service Coverage Ratio	196.57	577.71	-	-
23	Earnings per share	0.35	1.04	0.52	1.06
24	Book value per share	14.77	14.77	13.41	13.41

Notes: -

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

** Segmental Reporting up to the nine months

Segments Upto the nine months ended on 31-December-2022	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	5%	25%	-21%	33%	110%	40%	39%	100%	1.37	1%
Previous Period	2%	32%	-16%	31%	84%	86%	35%	130%	1.23	-39%
Marine Cargo										
Current Period	27%	75%	15%	36%	48%	106%	70%	151%	0.43	-57%
Previous Period	35%	83%	13%	38%	45%	63%	89%	103%	0.40	-6%
Marine Hull										
Current Period	46%	0%	-984%	25%	7935%	60%	4%	7011%	0.73	-13848%
Previous Period	132%	0%	-1477%	12%	5892%	59%	3%	4473%	0.75	-4783%
Total Marine										
Current Period	27%	72%	15%	36%	49%	106%	70%	152%	0.43	-58%
Previous Period	37%	81%	13%	37%	45%	63%	89%	103%	0.40	-7%
Motor OD										
Current Period	3%	96%	16%	42%	44%	81%	488%	123%	0.68	-21%
Previous Period	15%	94%	11%	44%	47%	69%	328%	109%	0.70	-10%
Motor TP										
Current Period	-4%	94%	1%	39%	41%	51%	10%	90%	0.68	15%
Previous Period	26%	94%	1%	39%	41%	57%	11%	97%	0.70	2%
Total Motor										
Current Period	-1%	95%	8%	40%	42%	64%	28%	105%	0.68	-1%
Previous Period	21%	94%	5%	41%	44%	62%	25%	103%	0.70	-3%
Health										
Current Period	23%	67%	0%	34%	50%	82%	281%	124%	0.59	-23%
Previous Period	27%	66%	-2%	28%	42%	104%	436%	136%	0.51	-32%
Personal Accident										
Current Period	3%	86%	9%	40%	47%	65%	59%	108%	0.66	-1%
Previous Period	17%	86%	10%	38%	44%	39%	80%	80%	0.71	21%
Travel Insurance										
Current Period	210%	16%	-187%	51%	314%	35%	3%	124%	0.04	15%
Previous Period	46%	93%	0%	81%	87%	-1%	22%	80%	0.41	6%
Total Health										
Current Period	20%	69%	1%	35%	50%	79%	197%	121%	0.60	-19%
Previous Period	26%	69%	0%	29%	43%	92%	304%	126%	0.55	-23%
Workmen's Compensation/ Employer's liability										
Current Period	4%	95%	9%	40%	42%	55%	50%	95%	0.56	5%
Previous Period	7%	94%	8%	41%	43%	71%	53%	112%	0.57	-12%
Public/ Product Liability										
Current Period	0%	42%	10%	29%	65%	26%	35%	78%	0.71	20%
Previous Period	22%	46%	7%	31%	63%	40%	8%	89%	0.68	0%
Engineering										
Current Period	19%	25%	-20%	38%	141%	51%	20%	131%	0.61	-45%
Previous Period	37%	21%	-38%	35%	153%	57%	21%	128%	0.62	-41%
Aviation										
Current Period	220%	95%	-1%	30%	31%	128%	159%	156%	0.02	-30%
Previous Period	4%	95%	-10%	28%	295%	57%	99%	340%	0.06	33%
Crop Insurance										
Current Period	9%	20%	-30%	15%	76%	74%	55%	119%	0.00	-16%
Previous Period	-25%	20%	-27%	15%	73%	91%	23%	137%	0.00	-34%
Other segments **										
Current Period	15%	61%	2%	39%	63%	76%	142%	123%	1.23	-27%
Previous Period	37%	63%	0%	25%	40%	60%	108%	85%	1.41	9%
Total Miscellaneous										
Current Period	7%	65%	3%	32%	49%	68%	41%	111%	0.65	-8%
Previous Period	5%	66%	1%	31%	47%	70%	38%	109%	0.66	-9%
Total-Current Period	7%	60%	2%	32%	32%	68%	41%	111%	2.23	-8%
Total-Previous Period	5%	61%	0%	31%	49%	71%	38%	111%	2.24	-11%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the nine months ending 31st December, 2022

PART-A Related Party Transactions							
SL.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ lakhs)			
				For the quarter ended 31st Dec 2022	Up to the nine months ended 31st Dec 2022	For the quarter ended 31st Dec 2021	Up to the nine months ended 31st Dec 2021
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	19.20	71.43	19.73	60.27
			Commission on reinsurance ceded	3.36	18.95	2.82	34.82
			Claims recovery on reinsurance	26.60	72.86	23.81	68.17
			Recovery towards Expenses Incurred	2.76	8.01	7.18	9.34
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate Holding Co	Reinsurance premium ceded	11.86	161.59	-	-
			Commission on reinsurance ceded	4.29	22.79	-	-
			Claims recovery on reinsurance	2.08	6.97	-	-
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	Reinsurance premium ceded	40.67	74.19	-	-
			Commission on reinsurance ceded	7.75	13.83	-	-
			Claims recovery on reinsurance	1.19	1.29	-	-
4	Assicurazioni Generali S.P.A. - Luxembourg	Luxembourg Branch of Ultimate Holding Co	Reinsurance premium ceded	752.54	1,275.06	-	-
			Commission on reinsurance ceded	109.48	203.49	-	-
			Claims recovery on reinsurance	464.80	1,142.60	-	-
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	1.55	28.80	-	-
			Commission on reinsurance ceded	0.30	6.91	-	-
			Claims recovery on reinsurance	0.26	1.57	-	-
6	Generali Iard S.A.	Fellow Subsidiary	Reinsurance premium ceded	-	0.08	-	-
			Commission on reinsurance ceded	-	0.02	-	-
			Claims recovery on reinsurance	(1.00)	(0.35)	-	-
7	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	(7.42)	22.51	-	-
			Commission on reinsurance ceded	(0.03)	2.09	-	-
			Claims recovery on reinsurance	102.33	106.13	-	-
8	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	-	0.66	-	-
			Commission on reinsurance ceded	-	0.10	-	-
			Claims recovery on reinsurance	-	-	-	-
9	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible Debentures	950.00	950.00	-	-
			Interest accrued on Sub-debt - Non Convertible Debentures	2.33	2.33	-	-
10	Future Enterprises Limited	Joint Venturer	Insurance Premium	-	2.54	3.71	27.49
			Insurance Claims paid	-	0.37	2.43	2.43
			Unallocated Premium received/(paid)	-	0.33	(9.25)	0.03
11	Key Managerial Personnel	MD & CEO, CFO and Company Secretary & Other KMPs & Directors	Remuneration for the period	32.96	313.41	70.23	227.64
			Insurance Premium received	0.19	0.49	0.57	1.57
			Insurance Claims Paid	0.80	0.80	0.07	0.08
12	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	Operating expenses incurred on our behalf	5.15	14.03	4.67	17.30
			Operating expenses incurred by our company on their behalf	4.16	7.80	2.18	5.25
			Rent/Elect. Deposits on our behalf	0.06	0.06	-	0.16
			Rent/Elect. Deposits by our company on their behalf	0.40	0.40	-	-
			Other transactions	-	-	-	-
			Settlement paid/ (received)	4.00	4.00	-	15.00
			Insurance Premium Received	0.13	1.05	0.14	1.02
			Unallocated Premium received/(paid)	(0.00)	0.16	-	0.29
			Insurance Claims Paid	0.12	0.19	-	-
Insurance Premium Paid	-	-	-	-			
13	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	0.44	1.35	1.19	3.54
			Insurance Premium Received	-	0.74	-	-
			Insurance Claims Paid	-	0.05	-	-
			Unallocated Premium received/(paid)	-	0.02	0.07	0.16
14	WYP Brand Solutions Private Limited	KMP Relative interested	Advertisement & Marketing	-	-	7.73	30.80
15	Europ Assistance India Private Limited	Fellow Subsidiary	RSA Fees, Health & Wellness service & Cyber Service	2.89	14.41	-	-
			Unallocated Premium received/(paid)	-	-	-	-

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE



Future Generali India Insurance Company Limited
 IRDA Registration No 132. dated 4th September, 2007.
 For the nine month ended 31st December, 2022

(₹ lakhs)

PART-B Related Party Transaction Balances - As on December 31, 2022								
Sl. No	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments(₹ lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable(₹ lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party(₹ lakhs)
1	Future Enterprises Ltd	Joint Venturer	223.07	Payable	-	-	-	-
2	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	28.47	Payable	-	-	-	-
3	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	0.21	Payable	-	-	-	-
4	Europ Assistance India Private Limited	Fellow Subsidiary	0.12	Payable	-	-	-	-
5	Assicurazioni Generali S.P.A.	Ultimate Holding co	265.06	Receivable	-	-	-	-
6	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate Holding Co	1,299.61	Payable	-	-	-	-
7	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	467.24	Payable	-	-	-	-
8	Assicurazioni Generali S.P.A. - Luxembourg	Luxembourg Branch of Ultimate Holding Co	398.13	Payable	-	-	-	-
9	Generali Espana De Seguros	Fellow Subsidiary	693.05	Payable	-	-	-	-
10	Generali Iard S.A.	Fellow Subsidiary	206.98	Payable	-	-	-	-
11	Generali Italia S.P.A.	Fellow Subsidiary	434.86	Payable	-	-	-	-
12	Generali Versicherung AG	Fellow Subsidiary	5.06	Payable	-	-	-	-
13	Generali China Insurance Co. Ltd	Associate of Ultimate Holding Company	22.32	Payable	-	-	-	-

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 31ST DECEMBER, 2022

 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	-	152,034	152,034
	Policyholders as per NL-12 A of BS	467,858	-	467,858
(A)	Total Investments as per BS	467,858	152,034	619,892
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	6,022	-	6,022
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	463	-	463
	Current Assets:			
(E)	Cash & Bank Balances as per BS	5,779	-	5,779
(F)	Advances and Other assets as per BS	80,486	7,938	88,424
(G)	Total Current Assets as per BS...(E)+(F)	86,265	7,938	94,203
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,369	2,086	17,456
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	461	117	578
(K)	provisions)...(A)+(C)+(G)+(I)	560,145	159,972	720,117
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	16,294	2,204	18,497
(M)	provisions)...(K)-(L)	543,851	157,769	701,620

(₹ 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	118	-	118
	(b)Leasehold improvements	345	-	345
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	69	-	69
	(b) Premiums receivables relating to State/Central government sponsored schemes	12	-	12
	(c) Deferred Tax Assets	-	2,008	2,008
	(d) Co-insurer's balances outstanding for more than ninety days	5,276	-	5,276
	outstanding for more than 365 days	6,331	-	6,331
	(f) Other Reinsurer's balances outstanding for more than 180 days;	35	-	35
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	414	78	492
	(h) Assets held for unclaimed amount of Policyholders	3,233	-	3,233

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

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

STATEMENT OF LIABILITIES

(₹ lakhs)

No.	Reserve	as on 31st December, 2022	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	177,689	129,669
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	177,689	129,669
(d)	Outstanding Claim Reserve (other than IBNR reserve)	177,164	122,192
(e)	IBNR reserve	240,138	171,474
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	594,992	423,334

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 DECEMBER, 2022

(₹ lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	55,096	15,549	24,600	7,976	5,510	3,690	5,510
2	Marine Cargo	10,030	7,594	11,956	6,672	1,519	2,152	2,152
3	Marine - Other than Marine Cargo	246	1	115	0	25	17	25
4	Motor	160,937	152,528	104,776	98,073	30,506	29,422	30,506
5	Engineering	7,810	1,840	2,801	747	781	420	781
6	Aviation	718	683	720	768	137	230	230
7	Liability	2,932	1,180	552	374	440	124	440
8	Health Insurance	75,415	51,845	54,619	36,963	11,312	12,289	12,289
9	Miscellaneous	32,225	21,592	21,531	14,892	4,511	4,522	4,522
10	Crop	97,891	19,680	59,342	14,858	9,789	8,901	9,789
	Total	443,300	272,492	281,012	181,324	64,529	61,768	66,243

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 December, 2022

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	543,851
	Deduct:	
(B)	Current Liabilities as per BS	108,375
(C)	Provisions as per BS	423,334
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	12,142
	Shareholder's FUNDS	
(F)	Available Assets	157,769
	Deduct:	
(G)	Other Liabilities	42,049
(H)	Excess in Shareholder's funds (F-G)	115,720
(I)	Total ASM (E+H)	127,862
(J)	Total RSM	66,243
(K)	Solvency Ratio (Total ASM / Total RSM)	1.93

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

PERIODIC DISCLOSURES

FORM NL-27 Products Information



Insurer: Future Generali Insurance Company Ltd

Date: 31st Dec 2022

Products Information

List below the products and/or add-ons introduced during the period October, November & December 2022

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business(a)	Category of product	Date of allotment of UIN
1	Third Party Liability	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0008V01202223	Miscellaneous	Retail	31/May/22
2	Claim Preparation Costs	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0009V01202223	Miscellaneous	Retail	31/May/22
3	Keys and Locks	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0010V01202223	Miscellaneous	Retail	31/May/22
4	Tenants legal liability	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0011V01202223	Miscellaneous	Retail	31/May/22
5	Accidental Damage Clause	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0012V01202223	Miscellaneous	Retail	31/May/22
6	Landscaping including lawns, plants, shrubs or Trees	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0013V01202223	Miscellaneous	Retail	31/May/22
7	Protection and Preservation of Property	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0014V01202223	Miscellaneous	Retail	31/May/22
8	Removal of Debris (in excess of 2% of the claim amount)	FGIIC/0006/PROD/2022-23	IRDAN132RP0005V02200809/A0015V01202223	Miscellaneous	Retail	31/May/22
9	ACCIDENTAL DAMAGE	FGIIC/0066/PROD/2021-22	IRDAN132RP0003V02202021/A0017V01202223	Fire	Retail	31/May/22
10	ACCIDENTAL DAMAGE	FGIIC/0067/PROD/2021-22	IRDAN132RP0004V02202021/A0016V01202223	Fire	Retail	31/May/22
11	Future Secure Two Wheeler Package Policy	FGIIC/0065/PROD/2021-22	IRDAN132RP0016V02200708	Motor	Retail	31/May/22
12	FG All Risk	FGIIC/0040/PROD/2021-22	IRDAN132RP0001V02200809	Miscellaneous	Retail	20/Apr/22
13	All Risk Policy	FGIIC/0029/PROD/2022-23	IRDAN132CP0011V02201920	Miscellaneous	Commercial	14/Oct/22
14	Public Liability Policy- Industrial Risks	FGIIC/0048/PROD/2021-22	IRDAN132RP0018V01202223	Liability Insurance	Retail	15/Jun/22
15	Products Liability Insurance	FGIIC/49/PROD/2021-22	IRDAN132RP0019V01202223	Product Liability	Retail	15/Jun/22
16	Public Liability Act Insurance	FGIIC/57/PROD/2021-22	IRDAN132RP0020V01202223	Liability Insurance	Retail	15/Jun/22

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)

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

Statement as on : 31st December 2022

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

Periodicity of Submission: Quarterly

(Rs. in Lakhs)



Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	152,034.18
	Investments (Policyholders)	8A	467,858.11
2	Loans	9	-
3	Fixed Assets	10	6,021.62
4	Current Assets		
	a. Cash & Bank Balance	11	5,778.84
	b. Advances & Other Assets	12	86,415.71
5	Current Liabilities		
	a. Current Liabilities	13	435,916.26
	b. Provisions	14	136,793.31
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
Application of Funds as per Balance Sheet (A)			145,398.88
Less: Other Assets			
		SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,021.62
3	Cash & Bank Balance (if any)	11	5,778.84
4	Advances & Other Assets (if any)	12	86,415.71
5	Current Liabilities	13	435,916.26
6	Provisions	14	136,793.31
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
Total (B)			(474,493.41)
Investment Assets'			(A-B) 619,892.29

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)						
1	Central Govt. Securities	Not less than 20%	-	37,475.89	115,325.37	152,801.25	24.56	-	152,801.25	147,098.40
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	77,257.29	237,745.57	315,002.86	50.62	-	315,002.86	303,471.25
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	-	46,141.22	141,991.39	188,132.61	30.23	323.60	188,456.21	185,912.60
	2. Other Investments		-	549.52	1,691.05	2,240.57	0.36	-	2,240.57	980.57
	b. Approved Investments	Not exceeding 55%	-	28,017.91	86,220.13	114,238.04	18.36	49.16	114,287.20	114,807.45
	c. Other Investments		-	642.75	1,977.96	2,620.71	0.42	205.32	2,826.02	2,174.92
	Investment Assets	100%	-	152,608.70	469,626.09	622,234.79	100.00	578.07	622,812.86	607,356.79

Note:

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

PART - B

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
 Registration Number : 132
 Statement as on : 31st December 2022
 Statement of Accretion of Assets
 (Business within India)
 Periodicity of Submission : Quarterly



No	Category of Investments	COI	(Rs. Lakhs)				TOTAL (A+B)	% to Total
			Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual		
1	Central Govt. Securities		151,594.73	26.27	1,206.53	2.67	152,801.25	24.56
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		306,078.73	53.04	8,924.13	19.77	315,002.86	50.62
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		74,268.78	12.87	2,904.13	6.44	77,172.92	12.40
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		108,430.73	18.79	2,528.96	5.60	110,959.69	17.83
	2. Other Investments		2,239.42	0.39	1.15	0.00	2,240.57	0.36
	c. Approved Investments		82,470.65	14.29	31,767.38	70.39	114,238.04	18.36
	d. Other Investments (not exceeding 15%)		3,617.58	0.63	(996.87)	(2.21)	2,620.71	0.42
	Total		577,105.90	100.00	45,128.88	100.00	622,234.79	100.00

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Future Generali India Insurance Company Limited

Date: 31st December 2022



(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st December 2022	as % of total for this class	As at 31 st December 2021	as % of total for this class	As at 31 st December 2022	as % of total for this class	As at 31 st December 2021	as % of total for this class
Break down by credit rating								
AAA rated	249,013.48	41.30	241,026.36	42.77	251,130.91	40.74	231,116.15	41.90
AA or better	26,803.34	4.45	20,812.64	3.69	26,724.04	4.34	19,723.99	3.58
Rated below AA but above A	2,966.36	0.49	3,221.43	0.57	2,929.58	0.48	2,930.86	0.53
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	302,945.20	50.25	285,031.00	50.57	314,469.94	51.01	284,255.86	51.54
Any other (Unrated)	21,195.69	3.52	13,508.18	2.40	21,195.69	3.44	13,508.18	2.45
Total (A)	602,924.08	100.00	563,599.61	100.00	616,450.16	100.00	551,535.03	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	27,516.36	4.56	29,608.63	5.25	27,496.31	4.46	29,455.91	5.34
more than 1 year and upto 3years	40,379.70	6.70	24,400.83	4.33	40,119.41	6.51	23,006.98	4.17
More than 3years and up to 7years	247,813.86	41.10	198,651.07	35.25	249,879.29	40.54	188,623.12	34.20
More than 7 years and up to 10 years	220,014.71	36.49	232,435.80	41.24	228,564.98	37.08	231,156.59	41.91
above 10 years	67,199.45	11.15	78,503.29	13.93	70,390.17	11.42	79,292.43	14.38
Any other (Please specify)								
Total (B)	602,924.08	100.00	563,599.61	100.00	616,450.16	100.00	551,535.03	100.00
Breakdown by type of the issuer								
a. Central Government	148,794.38	24.68	134,823.21	23.92	154,506.96	25.06	134,369.96	24.36
b. State Government	154,150.82	25.57	150,207.79	26.65	159,962.98	25.95	149,885.90	27.18
c. Corporate Securities	278,783.19	46.24	265,060.43	47.03	280,784.53	45.55	253,770.99	46.01
Any other (Fixed Deposit)	-	-	549.00	0.10	-	-	549.00	0.10
Any other (Reverse Repo)	21,195.69	3.52	12,959.18	2.30	21,195.69	3.44	12,959.18	2.35
Total (C)	602,924.08	100.00	563,599.61	100.00	616,450.16	100.00	551,535.03	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-PERFORMING ASSETS

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

Date : 31st December 2022
Name of the Fund : Shareholder's Fund



NO	PARTICULARS	(Amount in Rs. Lakhs)									
		Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)	YTD (31 Dec 2022)	Prev. FY (As on 31 Mar 2022)
1	Investments Assets	283,172.18	255,528.55	-	-	21,195.69	19,820.25	317,866.92	300,173.08	622,234.79	575,521.89
2	Gross NPA	2,920.57	2,917.09	-	-	-	-	-	-	2,920.57	2,917.09
3	% of Gross NPA on Investment Assets (2/1)	1.03	1.14	-	-	-	-	-	-	0.47	0.51
4	Provision made on NPA	2,920.57	2,917.09	-	-	-	-	-	-	2,920.57	2,917.09
5	Provision as a % of NPA (4/2)	100.00	100.00	-	-	-	-	-	-	100.00	100.00
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	280,251.61	252,611.47	-	-	-	-	-	-	619,314.21	572,604.80
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	1,056.63	-	-	-	-	-	-	-	1,056.63

Note:

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

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

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

Statement as on : 31st December 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund : Shareholder's Fund



No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³						
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²			
1	A Central Government Securities																
2	A1 Central Government Bonds	CGSB	151,565.73	2,573.58	1.70	1.26	150,024.18	7,623.49	5.08	3.76	123,839.37	6,153.62	4.97	3.64			
3	A2 Special Deposits	CSFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	A4 Treasury Bills	CTRB	-	-	-	-	4,784.97	32.23	0.67	0.50	7,212.38	76.95	1.07	0.78			
6	B Government Securities / Other Approved Securities																
7	B1 Central Government Guaranteed Loans/ Special/ Non-SLR B	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	B2 State Government Bonds/ Guaranteed Loans	SGGB	152,768.81	2,632.71	1.72	1.27	153,674.35	8,014.87	5.22	3.86	127,698.36	6,876.16	5.38	3.94			
9	B3 State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	B4 Other Approved Securities (excluding Infrastructure Investme	SGOA	2,622.52	43.68	1.67	1.23	2,710.37	134.74	4.97	3.67	3,903.02	209.55	5.37	3.93			
11	B5 Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	C Housing and Loans to State Govt for housing and fire fighting equipment																
13	C1 Loans to State Govt. for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	C5 Housing - Securitised Assets (Approved Investment)	HMSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	C6 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	C7 Bonds/Debentures issued by HUDCO	HTHO	6,569.62	115.14	1.75	1.30	6,584.91	345.55	5.25	3.88	11,336.76	1,091.83	9.63	7.05			
20	C8 Bonds/Debentures issued by NHB/Institutions accredited by	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	C9 Bonds/Debentures issued by Authority constituted under any	HTDA	68,923.61	1,291.84	1.87	1.39	65,738.96	3,811.08	5.80	4.29	50,650.86	3,451.15	6.81	4.98			
22	C10 Bonds/Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	C11 Bonds/Debentures issued by NHB/Institutions accredited b	HFND	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	C12 Bonds/Debentures issued by Authority constituted under an	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	C13 Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	99.51	(0.01)	(0.01)	(0.01)			
26	D Infrastructure Investments																
27	D1 Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	D5 Infrastructure - Equity and Equity Related Instruments (Prom	IEUQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	D6 Infrastructure - Equity and Equity Related Instruments (Prom	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	D7 Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Gr	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	D10 Infrastructure - PSU - Debentures/ Bonds	IPFD	80,335.60	1,519.44	1.89	1.40	82,600.02	4,853.99	5.88	4.34	96,151.42	6,829.26	7.10	5.20			
37	D11 Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	D12 Infrastructure - Other Corporate Securities - Debentures/ Bor	ICTD	17,055.33	333.78	1.96	1.45	16,702.48	982.79	5.88	4.33	20,561.05	1,661.01	8.08	5.91			
39	D13 Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	D14 Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	-	-	-	-	-	-	-	-	2,651.58	144.11	5.43	3.98			
42	D16 Infrastructure - Other Corporate Securities - Debentures/ Bo	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	D19 Infrastructure - Units of Infrastructure Investment Trust	EIIT	2,318.52	60.27	2.60	1.92	2,339.45	182.15	7.79	5.76	1,414.23	60.05	4.25	3.11			
44	D20 Long Term Bank Bonds Approved/Investment - Infrastructure	ILBI	8,586.05	182.16	2.12	1.57	8,586.05	294.03	3.42	2.53	-	-	-	-			
45	D16 Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	990.00	1.15	0.12	0.09	988.85	3.45	0.35	0.26	1,230.59	3.45	0.28	0.21			
46	D17 Infrastructure - Equity (including unlisted)	ICEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	E Approved Investment Subject to Exposure Norms																
48	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	41.42	-	-	-	41.42	-	-	-	-	-	-	-	-	-	-
49	E2 Corporate Securities (Approved Investment) - Equity Shares	ETPE	-	-	-	-	-	-	-	-	7.40	-	-	-	-	-	-
50	E3 PSU (Approved Investments) - Equity Shares - quoted	ETRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	E4 Corporate Securities (Approved Investment) - Equity Shares	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	E5 Corporate Securities (Approved Investment) - Equity Unquote	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	E6 PSU - Equity Shares - Unquoted	EEUQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	E7 Equity Shares - Companies incorporated outside India (Invest	EEOQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	E8 Equity Shares (incl. Equity related Instruments) - Promoter Gr	EEPG	-	-	-	-	-	-	-	-	13.42	-	-	-	-	-	-
56	E9 Corporate Securities - Bonds - Taxable	EBPT	81,238.05	1,676.95	2.06	1.53	78,157.08	4,909.81	6.28	4.64	80,119.59	5,365.66	6.70	4.90			
57	E10 Corporate Securities - Bonds - Tax free	EBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	E11 Corporate Securities (Approved Investment) - Pref Shares	EPNG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	E12 Corporate Securities (Approved Investment) - Investment in	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	E13 Corporate Securities (Approved Investment) - Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Pre	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	E15 Corporate Securities (Approved Investment) - Derivative Ins	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	E16 Investment Properties - Immovable	ENP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	E17 Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	E18 Loans Secured Loans - Mortgage of Property in India (term L	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	E19 Loans Secured Loans - Mortgage of Property outside India (t	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	E20 Deposits - Deposit with scheduled banks	EDSB	-	-	-	-	15.27	0.27	1.79	1.33	420.01	12.17	2.90	2.12			
68	E21 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	7,754.21	118.22	1.52	1.13	10,445.11	392.32	3.76	2.78	13,092.64	314.92	2.41	1.76			
70	E23 CCLL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	E24 Commercial Papers issued by all India Financial Institutions	ECFP	994.26	(0.60)	(0.06)	(0.04)	983.09	21.65	2.20	1.63	958.55	3.92	0.41	0.30			
72	E25 Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	E26 Deposit with Primary Dealers duly recognised by RBI	EDPO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	E27 Perpetual Debt Instruments of Tier I and II Capital issued by	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	E28 Perpetual Debt Instruments of Tier I and II Capital issued by	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
76	E29 Perpetual Non-Cum. P Shares and Redeemable Cumulative	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	E30 Perpetual Non-Cum. P Shares and Redeemable Cumulative	EPSP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	E31 Exchange Traded Fund	ETFT	-	-	-	-	-	-	-	-	10.50	0.66	6.32	4.63			
79	E32 Mutual Funds - Gilt & Sec Liquid Schemes	EMFL	0.00	-	-	-	0.00	-	-	-	0.00	-	-	-			
80	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	F Other than Approved Securities																
82	F1 Other than Approved Investments - Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83	F2 Other than Approved Investments - Bonds - PSU - Tax free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84	F3 Other than Approved Investments - Equity Shares (incl PSUs)	OESH	1,125.26	351.91	31												

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

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

Registration Number : **132**

Statement as on : **31st December 2022**

Statement of Down Graded Investments

Periodicity of Submission: **Quarterly**

Name of the Fund : **Shareholder's Fund**



(Amount in Rs. Lakhs)

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

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33 Reinsurance/Retrocession Risk Concentration

Insurer: **Future Generali India Insurance Company Limited**Date: **31/12/2022***(Rs in Lakhs)*

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
Outside India						
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	1	3,609	2	13	2.81%
3	No. of Reinsurers with rating A but less than AA	75	23,288	2,175	4,578	23.30%
4	No. of Reinsurers with rating BBB but less than A	16	3,877	789	28	3.64%
5	No. of Reinsurers with rating less than BBB	1	-	0	-	0.00%
	Total (A)	93	30,774	2,966	4,620	29.76%
With In India						
1	Indian Insurance Companies	15	1,987	-	816	2.17%
2	FRBs	11	26,735	5,358	533	25.31%
3	GIC Re	1	52,129	2,840	150	42.76%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	27	80,851	8,197	1,499	70.24%
	Grand Total (C)= (A)+(B)	120	111,625	11,163	6,119	100.00%

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

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS



GROSS DIRECT PREMIUM UNDERWRITTEN

Insurer : Future Generali India Insurance Co Ltd

For the Quarter : 31st Dec 2022

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine
		For the Quarter	For the Quarter	For the Quarter	For the Quarter
	STATES^c				
1	Andhra Pradesh	53.36	0.00	1.16	1.16
2	Arunachal Pradesh	0.00	0.00	0.00	0.00
3	Assam	39.16	0.00	0.37	0.37
4	Bihar	69.32	0.00	0.58	0.58
5	Chhattisgarh	30.19	0.00	5.30	5.30
6	Goa	8.03	0.00	0.02	0.02
7	Gujarat	562.56	0.00	245.04	245.04
8	Haryana	37.84	0.00	14.24	14.24
9	Himachal Pradesh	0.00	0.00	0.00	0.00
10	Jharkhand	53.43	0.00	0.98	0.98
11	Karnataka	411.58	0.00	17.56	17.56
12	Kerala	58.63	0.00	5.02	5.02
13	Madhya Pradesh	86.52	0.00	24.90	24.90
14	Maharashtra	7338.47	242.95	1384.51	1627.46
15	Manipur	0.00	0.00	0.00	0.00
16	Meghalaya	0.00	0.00	0.00	0.00
17	Mizoram	0.00	0.00	0.00	0.00
18	Nagaland	0.00	0.00	0.00	0.00
19	Odisha	57.34	0.00	3.93	3.93
20	Punjab	49.69	0.00	19.64	19.64
21	Rajasthan	105.33	0.00	11.86	11.86
22	Sikkim	0.00	0.00	0.00	0.00
23	Tamil Nadu	471.68	0.00	103.52	103.52
24	Telangana	1432.01	0.00	71.59	71.59
25	Tripura	13.32	0.00	0.00	0.00
26	Uttarakhand	40.54	0.00	0.01	0.01
27	Uttar Pradesh	136.70	0.00	75.80	75.80
28	West Bengal	568.55	0.00	100.67	100.67
	TOTAL (A)	11624.25	242.95	2086.70	2329.65
	UNION TERRITORIES^c				
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00
2	Chandigarh	125.45	0.00	12.36	12.36
3	Dadra and Nagar Haveli	0.00	0.00	0.00	0.00
4	Daman & Diu	0.00	0.00	0.00	0.00
5	Govt. of NCT of Delhi	439.80	0.00	229.04	229.04
6	Jammu & Kashmir	5.58	0.00	0.00	0.00
7	Ladakh	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00
9	Puducherry	13.04	0.00	0.00	0.00
	TOTAL (B)	583.88	0.00	241.40	241.40
	Outside India	0.00	0.00	0.00	0.00
1	TOTAL (C)	0.00	0.00	0.00	0.00
	Grand Total (A)+(B)+(C)	12208.12	242.95	2328.10	2571.05

Note :-

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



Motor OD	Motor TP	Total Motor	Health	Personal	Travel Insurance
For the	For the	For the Quarter	For the Quarter	For the Quarter	For the Quarter
235.05	967.92	1202.97	52.25	5.31	1.98
0.00	0.00	0.00	0.00	0.00	0.00
103.97	192.20	296.17	63.96	1.38	0.24
150.73	138.32	289.05	546.31	0.52	0.00
51.05	177.66	228.71	10.35	2.68	0.09
77.76	52.44	130.20	2.29	0.04	0.01
719.62	408.89	1128.51	555.03	131.69	9.68
442.83	406.57	849.40	33.51	23.10	0.11
0.00	0.00	0.00	0.00	0.00	0.00
168.27	173.33	341.60	274.99	0.89	0.26
1230.01	1896.49	3126.50	374.88	11.46	1.80
473.45	3786.75	4260.21	504.72	6.24	6.28
209.17	703.57	912.75	160.62	13.23	0.82
5964.35	3871.62	9835.97	3991.94	686.57	19.19
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
85.24	214.16	299.41	468.80	1.37	0.00
862.87	530.09	1392.96	173.85	34.99	40.26
1129.59	1207.58	2337.18	88.33	13.80	1.25
0.00	0.00	0.00	0.00	0.00	0.00
577.16	2482.25	3059.40	1601.99	97.27	2.90
882.38	1198.02	2080.40	975.94	57.92	6.74
3.05	30.37	33.42	5.17	1.40	0.00
99.19	88.32	187.51	76.60	24.35	0.00
1003.43	969.40	1972.83	82.91	577.34	0.33
280.75	530.39	811.13	1076.15	459.90	2.29
14749.91	20026.35	34776.26	11120.60	2151.42	94.22
0.00	0.00	0.00	0.00	0.00	0.00
230.50	381.79	612.30	89.85	7.55	3.25
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
1912.24	1244.79	3157.03	3409.11	139.85	4.85
58.20	77.44	135.64	2.57	0.06	0.08
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
50.16	130.38	180.54	1.91	0.93	0.06
2251.10	1834.41	4085.51	3503.44	148.39	8.24
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
17001.01	21860.76	38861.77	14624.04	2299.81	102.46

direct premium
atement



Miscellaneous

Total Health	Workmen's	Public/ Product	Engineering	Aviation	Crop Insurance
For the	For the Quarter	For the Quarter	For the Quarter	For the	For the Quarter
54.24	8.49	0.54	14.61	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
64.20	0.09	0.00	0.00	0.00	516.41
546.31	2.29	0.04	17.26	0.00	0.00
10.43	0.33	0.47	1.23	0.00	0.00
2.29	0.09	0.00	0.55	0.00	1.11
564.71	328.30	38.53	87.74	0.00	0.00
33.62	1.46	4.26	0.59	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
275.25	3.64	0.36	6.31	0.00	0.00
376.68	11.92	159.56	33.24	0.00	0.00
511.01	6.20	5.19	4.78	0.00	0.00
161.44	10.56	0.88	17.55	0.00	0.00
4011.13	234.31	216.11	665.43	0.76	24.89
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
468.80	0.63	-0.33	19.67	0.00	0.00
214.12	0.87	1.78	3.65	0.00	0.00
89.58	18.29	13.96	82.62	0.00	37634.95
0.00	0.00	0.00	0.00	0.00	0.00
1604.89	35.37	32.14	116.11	0.00	0.00
982.68	147.79	24.63	441.57	0.00	0.00
5.17	0.00	0.00	0.00	0.00	0.00
76.60	0.29	1.33	0.81	0.00	0.00
83.24	3.35	2.11	36.08	0.00	0.00
1078.44	21.97	10.82	27.06	0.00	0.00
11214.82	836.25	512.38	1576.87	0.76	38177.36
0.00	0.00	0.00	0.00	0.00	0.00
93.10	2.03	3.39	8.22	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
3413.96	26.95	195.27	156.41	0.00	0.00
2.64	0.62	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
1.97	0.43	0.00	0.00	0.00	0.00
3511.68	30.03	198.66	164.63	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
14726.50	866.27	711.05	1741.50	0.76	38177.36



Other	Total Miscellaneous	Total
For the	For the Quarter	For the Quarter
10.13	1296.30	1350.82
0.00	0.00	0.00
51.07	929.31	968.85
124.17	979.63	1049.54
50.66	294.51	330.00
0.64	134.92	142.96
163.45	2442.93	3250.52
48.08	960.50	1012.59
0.00	0.00	0.00
61.16	689.20	743.61
53.99	3773.35	4202.48
35.32	4828.95	4892.60
144.84	1261.24	1372.66
4581.46	20256.62	29222.55
0.00	0.00	0.00
0.00	0.00	0.00
0.00	0.00	0.00
0.00	0.00	0.00
67.57	857.12	918.39
50.00	1698.37	1767.71
114.01	40304.39	40421.57
0.00	0.00	0.00
110.69	5055.88	5631.08
106.63	3841.62	5345.22
13.90	53.89	67.21
41.58	332.47	373.02
257.39	2932.34	3144.83
207.69	2617.01	3286.23
6294.43	95540.55	109494.44
0.00	0.00	0.00
72.82	799.41	937.23
0.00	0.00	0.00
0.00	0.00	0.00
1108.92	8198.40	8867.24
5.98	144.94	150.52
0.00	0.00	0.00
0.00	0.00	0.00
2.09	185.96	199.01
1189.81	9328.71	10154.00
0.00	0.00	0.00
0.00	0.00	0.00
7484.24	104869.26	119648.43

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS



GROSS DIRECT PREMIUM UNDERWRITTEN

Insurer : Future Generali India Insurance Co Ltd

Upto the Quarter : 31st Dec. 2022

Sl.No.	State / Union Territory	Fire Upto the quarter	Marine Hull Upto the quarter	Marine Cargo Upto the quarter
STATES^c				
1	Andhra Pradesh	172.61	0.00	3.31
2	Arunachal Pradesh	0.00	0.00	0.00
3	Assam	107.31	0.00	1.39
4	Bihar	190.40	0.00	2.27
5	Chhattisgarh	105.91	0.00	11.43
6	Goa	28.37	0.00	0.04
7	Gujarat	1172.81	0.00	702.99
8	Haryana	111.21	0.00	44.40
9	Himachal Pradesh	0.00	0.00	0.00
10	Jharkhand	116.91	0.00	6.65
11	Karnataka	1165.14	0.00	232.31
12	Kerala	180.61	0.00	12.39
13	Madhya Pradesh	310.37	0.00	82.86
14	Maharashtra	19543.21	245.82	4314.26
15	Manipur	0.00	0.00	0.00
16	Meghalaya	0.00	0.00	0.00
17	Mizoram	0.00	0.00	0.00
18	Nagaland	0.00	0.00	0.00
19	Odisha	187.71	0.00	17.64
20	Punjab	360.71	0.00	65.97
21	Rajasthan	284.54	0.00	38.98
22	Sikkim	0.00	0.00	0.00
23	Tamil Nadu	2219.54	0.00	412.90
24	Telangana	4600.45	0.00	349.48
25	Tripura	59.50	0.00	0.00
26	Uttarakhand	135.19	0.00	0.69
27	Uttar Pradesh	655.02	0.00	208.55
28	West Bengal	1980.08	0.00	400.86
TOTAL (A)		33687.61	245.82	6909.38
UNION TERRITORIES^c				
1	Andaman and Nicobar Islands	0.00	0.00	0.00
2	Chandigarh	578.60	0.00	31.67
3	Dadra and Nagar Haveli	0.00	0.00	0.00
4	Daman & Diu	0.00	0.00	0.00
5	Govt. of NCT of Delhi	3807.07	0.00	837.37
6	Jammu & Kashmir	10.67	0.00	0.00
7	Ladakh	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00
9	Puducherry	42.76	0.00	0.00
TOTAL (B)		4439.09	0.00	869.04
Outside India			0.00	0.00
1	TOTAL (C)	0.00	0.00	0.00
Grand Total (A)+(B)+(C)		38126.70	245.82	7778.42

Note :-

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

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

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



Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal
Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
3.31	776.47	2761.24	3537.71	134.66	15.11
0.00	0.00	0.00	0.00	0.00	0.00
1.39	445.94	590.80	1036.74	195.81	4.79
2.27	510.61	417.55	928.16	1762.62	4.93
11.43	318.80	485.89	804.69	29.09	8.09
0.04	172.53	118.81	291.34	6.12	0.62
702.99	2279.06	1330.02	3609.08	1824.05	415.81
44.40	954.59	889.74	1844.33	96.78	34.34
0.00	0.00	0.00	0.00	0.00	0.00
6.65	596.72	600.50	1197.21	981.53	8.88
232.31	4240.41	5394.68	9635.09	834.49	49.09
12.39	1922.55	8294.04	10216.59	1302.41	25.58
82.86	669.81	1767.18	2436.99	484.44	41.04
4560.07	17314.02	11278.01	28592.03	17169.41	2277.66
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
17.64	392.66	790.96	1183.62	1239.42	14.36
65.97	2615.64	1670.25	4285.89	485.18	79.11
38.98	2012.70	2920.21	4932.91	230.73	39.58
0.00	0.00	0.00	0.00	0.00	0.00
412.90	1998.91	5759.19	7758.10	1914.17	143.18
349.48	3020.61	3612.67	6633.29	1636.32	173.75
0.00	8.20	77.48	85.68	11.73	3.68
0.69	404.68	339.85	744.53	97.60	63.72
208.55	3035.77	2982.15	6017.92	243.29	2026.01
400.86	1044.90	1522.96	2567.86	3719.46	542.82
7155.20	44735.56	53604.18	98339.74	34399.30	5972.19
0.00	0.00	0.00	0.00	0.00	0.00
31.67	899.21	1085.23	1984.44	226.78	29.01
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
837.37	6464.18	3811.12	10275.29	8643.08	364.37
0.00	210.60	260.35	470.95	8.31	0.36
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	210.84	377.34	588.18	5.10	3.38
869.04	7784.83	5534.03	13318.86	8883.28	397.11
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
8024.24	52520.39	59138.21	111658.60	43282.59	6369.30

tal gross direct premium
in the statement



Miscellaneous

Travel	Total Health	Workmen's	Public/ Product	Engineering
Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
8.58	143.25	32.65	0.79	46.03
0.00	0.00	0.00	0.00	0.00
1.08	196.89	0.09	0.00	0.00
0.21	1762.82	7.35	0.07	69.42
1.50	30.59	1.98	0.75	11.52
0.01	6.13	0.46	0.00	0.56
22.06	1846.11	1026.00	94.00	230.47
0.41	97.19	3.53	6.84	3.25
0.00	0.00	0.00	0.00	0.00
0.79	982.31	9.64	0.79	25.27
5.54	840.03	32.72	421.60	106.49
19.28	1321.69	22.28	10.40	17.78
3.40	487.84	41.80	12.50	33.33
74.32	17243.73	670.59	896.60	2392.28
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.34	1239.76	2.52	0.25	53.00
165.77	650.95	3.80	2.60	7.45
3.46	234.19	35.90	17.62	101.80
0.00	0.00	0.00	0.00	0.00
10.43	1924.59	154.99	101.09	294.26
35.28	1671.60	548.64	74.36	1112.24
0.09	11.83	0.42	0.06	0.00
0.02	97.61	1.75	1.33	0.81
2.58	245.87	8.51	4.31	67.05
9.65	3729.11	79.48	29.26	149.53
364.79	34764.09	2685.08	1675.23	4722.54
0.00	0.00	0.00	0.00	0.00
12.83	239.61	5.92	9.56	15.48
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
15.26	8658.35	81.23	414.57	707.10
0.21	8.52	0.84	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.06	5.16	1.71	0.17	0.06
28.37	8911.65	89.70	424.30	722.64
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
393.16	43675.74	2774.78	2099.52	5445.18



Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
0.00	0.00	37.82	3813.37	3989.29
0.00	0.00	0.00	0.00	0.00
0.00	935.63	135.01	2309.15	2417.84
0.00	0.00	353.81	3126.56	3319.23
0.00	0.00	122.93	980.54	1097.89
0.00	1.11	4.32	304.54	332.95
0.00	0.00	399.76	7621.23	9497.03
0.00	0.00	150.54	2140.02	2295.63
0.00	0.00	0.00	0.00	0.00
0.00	0.00	183.62	2407.72	2531.28
0.00	27232.92	237.10	38555.03	39952.48
1.08	0.00	133.35	11748.75	11941.75
0.00	0.00	320.48	3373.98	3767.21
36.36	122.62	13435.04	65666.91	89770.20
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	196.57	2690.08	2895.43
0.00	0.00	147.04	5176.84	5603.53
0.00	43858.95	332.11	49553.07	49876.59
0.00	0.00	0.00	0.00	0.00
0.00	0.00	341.79	10718.00	13350.45
0.00	0.00	288.94	10502.82	15452.75
0.00	0.00	44.15	145.81	205.31
0.00	0.00	126.49	1036.24	1172.12
0.00	0.00	931.76	9301.43	10165.00
0.00	0.00	553.75	7651.82	10032.76
37.44	72151.23	18476.38	238823.92	279666.73
0.00	0.00	0.00	0.00	0.00
0.00	0.00	208.24	2492.26	3102.53
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	2672.59	23173.50	27817.94
0.00	0.00	16.12	496.79	507.45
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	7.25	605.90	648.66
0.00	0.00	2904.19	26768.45	32076.58
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
37.44	72151.23	21380.57	265592.36	311743.31

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

Name of the Insurer:

Future Generali India Insurance Co.Ltd



Date: 31st Dec. 2022

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding		upto the quarter		Up to the corresponding quarter of	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	12208.12	70876	12392.69	45137	38126.70	196459	36203.66	121503
2	Marine Cargo	2328.10	17839	1700.59	19831	7778.42	57648	6146.51	57991
3	Marine Other than Cargo	242.95	2	169.27	2	245.82	2	167.84	2
4	Motor OD	17001.01	387202	17634.53	378477	52520.39	1069532	50776.87	1027487
5	Motor TP	21860.76	88178	23288.46	143936	59138.21	261216	61644.88	358253
6	Health	14624.04	33439	11757.51	26183	43282.59	95558	35282.20	84888
7	Personal Accident	2299.81	122812	2017.32	185090	6369.30	436681	6201.90	525558
8	Travel	102.46	3237	62.23	1498	393.16	10619	126.93	3369
9	Workmen's Compensation/ Employer's liability	866.27	4693	895.08	4727	2774.78	14180	2664.85	13901
10	Public/ Product Liability	711.05	1260	701.49	1248	2099.52	3904	2106.54	3506
11	Engineering	1741.50	1359	1427.03	1573	5445.18	4384	4557.72	4448
12	Aviation	0.76	0	0.44	0	37.44	2	11.71	2
13	Crop Insurance	38177.36	138	28950.30	12	72151.23	29747	66090.54	125
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
15	Miscellaneous	7484.24	107234	7842.62	91823	21380.57	346391	18619.05	260108
	Grand Total	119648.43	838269	108839.58	899537	311743.31	2526323	290601.20	2461141

Notes:

- Premium stands for amount of gross direct premium written in India
- The line of business which are not applicable for any company should be filled up with NA.
- Figure '0' in those fields will imply no business in the segment.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE



Name of the Insurer:

Future Generali India Insurance Co.Ltd

Q3-2022-23

Date: 31st DEC 2022

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	145755	13427.71	354483	34514.00	249624	19033.42	477026	40420.03
2	Corporate Agents-Banks	256112	8157.92	820278	23754.17	272949	6656.60	744769	16972.81
3	Corporate Agents -Others	19098	1001.51	54183	3022.00	14573	401.41	40610	1776.34
4	Brokers	210691	31580.31	712036	109568.86	240899	34307.30	614882	102223.76
5	Micro Agents	0	0.84	5	1.36	0	0.00	0	0.00
6	Direct Business- Officers/Employees-O	94652	56311.68	298215	119191.70	117953	47747.50	355409	114291.56
7	Common Service Centres(CSC)	-17	0.05	65	0.60	0	0.00	94	2.43
8	Insurance Marketing Firm	83	26.97	179	45.61	0	0.00	274	22.20
9	Point of sales person (Direct)	110102	8415.97	276685	19406.74	0	0.00	199103	11753.59
10	MISP (Direct)	2799	692.97	8956	2113.58	0	0.00	6418	1278.88
11	Web Aggregators	-1006	32.50	1238	124.69	3539	693.35	22556	1859.59
12	Referral Arrangements	0	0.00	0	0.00	0	0.00	0	0.00
13	Other (to be sepcified)(i)	0	0.00	0	0.00	0	0.00	0	0.00
	Total (A)	838269	119648.43	2526323	311743.31	899537	108839.58	2461141	290601.20
14	Business outside India (B)	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total (A+B)	838269	119648.43	2526323	311743.31	899537	108839.58	2461141	290601.20

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

Name of the Insurer: Future Generali India Insurance Co Ltd

Upto the quarter ending 31-Dec-2022 (Apr - Dec)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD
1	Claims O/S at the beginning of the period	1172	883	4	887	8134
2	Claims reported during the period	2045	10607	4	10611	154797
	(a) Booked During the period	1965	10402	3	10405	154359
	(b) Reopened during the Period	80	205	1	206	438
	(c) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	
3	Claims Settled during the period	1714	10221	3	10224	153162
	(a) paid during the period	1461	9233	3	9236	142643
	(b) Other Adjustment (to be specified)					
	(i) Closed without payment					
	(ii) _____	253	988	0	988	10519
4	Claims Repudiated during the period	127	211	0	211	1857
	Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8	35		35	1097
6	Claims O/S at End of the period	1376	1058	5	1063	7912
	Less than 3months	375	550	1	551	6932
	3 months to 6 months	202	198	0	198	375
	6months to 1 year	106	43	0	43	126
	1year and above	693	267	4	271	479

Notes:-

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

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD
1	Claims O/S at the beginning of the period	44191.2	4205.0	48.5	4253.5	9179.1
2	Claims reported during the period	22212.2	9190.0	4.8	9194.8	46055.6
	(a) Booked During the period	20022.2	9027.4	4.1	9031.6	45477.7
	(b) Reopened during the Period	2190.0	162.6	0.6	163.2	577.9
	(c) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0.0	
3	Claims Settled during the period	13715.6	8091.2	3.7	8094.9	45534.8
	(a) paid during the period	13715.6	8091.2	3.7	8094.9	45534.8
	(b) Other Adjustment (to be specified)					
	(i) Closed without payment					
	(ii) _____	0.0	0.0	0.0	0.0	0.0
4	Claims Repudiated during the period	0.0	0.0	0.0	0.0	0.0
	Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0.0	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8.3	5.5		5.5	238.4
6	Claims O/S at End of the period	48624.4	5970.7	48.7	6019.4	7715.3
	Less than 3months	2389.5	794.7	1.1	795.8	5048.4
	3 months to 6 months	11162.6	1669.5	0.0	1669.5	911.7
	6months to 1 year	2853.1	434.1	0.0	434.1	290.1
	1year and above	32219.1	3072.3	47.6	3120.0	1465.1

Notes:-

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



Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability
7869	16003	7675	478	45	8198	708
4926	159723	100930	2197	149	103276	1183
4687	159046	97935	1998	147	100080	1145
239	677	2995	199	2	3196	38
	0				0	
3580	156742	87317	1634	56	89007	1254
3524	146167	87317	1634	56	89007	747
56	10575				0	507
408	2265	10426	275	72	10773	39
	0				0	
123	1220	64	21		85	6
8807	16719	10862	766	66	11694	598
1526	8458	9645	394	37	10076	290
1077	1452	574	116	13	703	130
1291	1417	420	111	6	537	82
4913	5392	223	145	10	378	96

Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability
77950.0	87129.0	4963.4	1370.3	110.8	6444.5	1993.3
37639.3	83694.8	44943.9	5368.4	134.0	50446.3	1836.5
36377.5	81855.2	42467.5	4662.2	133.7	47263.4	1744.2
1261.8	1839.6	2476.4	706.2	0.3	3182.9	92.3
	0.0				0.0	
24091.3	69626.2	35785.3	3230.7	22.6	39038.6	1574.8
24091.3	69626.2	35785.3	3230.7	22.6	39038.6	1574.8
0.0	0.0				0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0
	0.0				0.0	
90.1	328.5	2.8	13.6		16.4	3.2
92186.2	99901.5	6143.4	1850.4	244.9	8238.6	1911.7
12116.4	17164.8	5047.1	779.3	102.4	5928.7	463.1
10001.3	10913.1	403.9	277.7	16.6	698.2	360.9
15071.6	15361.7	412.2	175.6	53.6	641.4	520.5
54996.8	56461.9	280.2	617.8	72.3	970.4	567.2



No. of claims only

Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
144	418	23	410		5219	33182
34	826	299	10180		83081	371258
33	801	180	10178		82879	366712
1	25	119	2		202	4546
						0
81	785	168	9684	0	85668	355327
10	554	168	3720		81142	332212
						0
71	231	0	5964		4526	23115
8	33	0	0		517	13973
						0
				443665	107	445140
1	13			0	2115	35140
89	426	154	906		1640	21940
12	96	69	373		159	3089
5	83	31	126		72	2618
2	59	17	283		244	7493
70	188	37	124			

Upto the quarter ending 31-Dec-2022 (Apr - Dec)

(Amount in Rs. Lakhs)

Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
583.6	5989.0	2.7	6963.0		4567.0	162116.9
100.8	2411.0	682.8	29571.8	0.0	16351.7	216502.7
90.8	2075.7	286.7	29571.8		16134.5	208076.1
10.0	335.3	396.2	0.0		217.2	8426.6
						0.0
278.9	2651.6	573.8	34549.2	0.0	14801.0	184904.4
278.9	2651.6	573.8	34549.2		14801.0	184904.4
						0.0
0.0	0.0	0.0	0.0		0.0	0.0
0.0	0.0	0.0	0.0		0.0	0.0
						0.0
				2467.1	23.8	2855.5
0.0	2.7			0.0	5304.9	176655.0
526.6	3845.1	114.6	2168.3		1145.3	29361.3
43.5	533.1	41.2	856.3		1794.3	27219.6
11.3	482.9	14.7	112.1		538.0	21843.2
5.0	852.7	5.0	631.6		1827.2	98230.9
466.8	1976.4	53.8	568.2			

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: Future Generali India Insurance Co Ltd



For the Quarter ending on 31-Dec-2022 (Oct - Dec)

Sl.No.	Line of Business	No. of claims pa			
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year
1	Fire	268	92	82	44
2	Marine Cargo	1558	333	164	47
3	Marine Other than Cargo	0	0	1	0
4	Motor OD	40053	6817	1309	324
5	Motor TP	32	199	397	473
6	Health	24421	3872	1248	122
7	Personal Accident	387	126	52	22
8	Travel	12	9	4	1
9	Workmen's Compensation/ Employer's liability	3	81	100	56
10	Public/ Product Liability		2	2	1
11	Engineering	77	41	19	17
12	Aviation	12	10	2	2
13	Crop Insurance	30	5	66	20
14	Other segments ^(a)				
15	Miscellaneous	25967	971	230	126

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

Upto the Quarter ending on 31-Dec-2022 (Apr - Dec)

Sl.No.	Line of Business	No. of claims pa			
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year
1	Fire	777	182	169	142
2	Marine Cargo	7547	1073	387	132
3	Marine Other than Cargo	1		1	
4	Motor OD	119057	19118	3305	872
5	Motor TP	67	409	892	942
6	Health	71834	12902	2101	294
7	Personal Accident	1058	326	150	54
8	Travel	26	15	9	3
9	Workmen's Compensation/ Employer's liability	21	229	282	164
10	Public/ Product Liability	0	2	2	3
11	Engineering	294	88	65	63
12	Aviation	42	17	19	61
13	Crop Insurance	2558	731	230	160
14	Other segments ^(a)				
15	Miscellaneous	72783	3304	1376	3471

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

Ageing of Claims (Claims paid)

id			Amount of claims			
> 1 year and ≤ 3 years	> 3 years and ≤ 5 years	> 5 years	upto 1 month	> 1 month and ≤ 3 months	> 3 months and ≤ 6 months	> 6 months and ≤ 1 year
66	6	6	568.1	300.3	820.8	1902.2
22	0	11	292.8	314.4	463.8	96.6
0	0	0	0.0	0.0	3.0	0.0
97	6	32	8783.6	4161.0	2048.7	617.0
322	147	125	337.4	960.2	1988.0	2713.5
77	6	0	10027.2	2474.3	896.1	101.3
12	0	2	681.0	299.1	154.0	54.0
1	0	0	1.9	0.9	0.5	0.9
16	0	6	6.0	85.7	205.3	133.8
1			0.0	8.7	27.3	0.4
14	1	1	36.1	182.2	42.1	165.3
25	0	0	43.2	22.6	41.7	25.9
2	0	0	3314.0	4955.3	386.0	679.6
			0.0	0.0	0.0	0.0
21	3	4	4298.1	301.4	224.4	37.6

Ageing of Claims (Claims paid)

id			Amount of claims			
> 1 year and ≤ 3 years	> 3 years and ≤ 5 years	> 5 years	upto 1 month	> 1 month and ≤ 3 months	> 3 months and ≤ 6 months	> 6 months and ≤ 1 year
160	21	10	879.2	523.0	1958.4	3522.5
60	16	18	1060.2	962.4	1036.4	4126.4
1			0.1	0.0	3.0	0.0
203	16	72	26121.9	11893.5	5156.5	1789.1
605	302	307	987.1	2055.7	4398.7	5921.2
172	9	5	25355.9	8435.4	1551.7	239.6
26	7	13	1911.7	606.7	394.8	197.1
2	1	0	3.4	6.1	7.1	5.9
39	2	10	21.9	247.0	541.9	489.4
3	0	0	0.0	8.8	27.5	4.2
34	9	1	248.2	215.4	535.6	336.3
29			97.3	52.3	144.5	138.8
37	4		9108.5	13231.3	7062.2	4090.9
			0.0	0.0	0.0	0.0
174	11	23	11534.1	1041.4	898.2	414.2



(Amount in Rs. Lakhs)

paid			Total No. of claims paid	Total amount of claims paid
> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1744.2	683.9	1662.5	564.0	7681.9
31.2	4.0	0.2	2135.0	1202.9
0.0	0.0	0.0	1.0	3.0
182.0	8.5	37.3	48638.0	15838.0
2267.3	1326.3	1299.1	1695.0	10891.9
89.9	3.0	0.0	29746.0	13591.8
28.2	0.0	3.3	601.0	1219.6
0.0	0.0	0.0	27.0	4.3
51.5	0.0	34.9	262.0	517.2
3.1	0.0	0.0	6.0	39.5
119.8	319.0	20.2	170.0	884.8
104.5	0.0	0.0	51.0	237.9
1.5	0.0	0.0	123.0	9336.4
0.0	0.0	0.0	0.0	0.0
542.0	5.3	0.5	27322.0	5409.3

(Rs in Lakhs)

paid			Total No. of claims paid	Total amount of claims paid
> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
4069.0	1098.6	1664.9	1461.0	13715.6
876.0	24.3	5.5	9233.0	8091.2
0.6	0.0	0.0	3.0	3.7
402.0	33.6	138.2	142643.0	45534.8
4925.4	2690.3	3113.0	3524.0	24091.3
190.1	5.8	6.9	87317.0	35785.3
59.4	46.0	15.0	1634.0	3230.7
0.1	0.1	0.0	56.0	22.6
183.4	14.5	76.6	747.0	1574.8
238.4	0.0	0.0	10.0	278.9
607.2	688.2	20.6	554.0	2651.6
140.9	0.0	0.0	168.0	573.8
1056.2	0.0	0.0	3720.0	34549.2
0.0	0.0	0.0	0.0	0.0
841.5	29.5	42.0	81142.0	14801.0

FORM NL-41 OFFICES INFORMATION

Date: 31st December 2022



Name of the Insurer: Future Generali India Insurance Co Ltd

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	145
2	No. of branches approved during the year	11
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	2
6	No of branches at the end of the year	150
7	No. of branches approved but not opened	4
8	No. of rural branches	0
9	No. of urban branches	150
10	No. of Directors:-	
	(a) Independent Director	(a) 2
	(b) Executive Director	(b) 1 (MD & CEO)
	(c) Non-executive Director	(c) 7 (including 2 Independent Directors)
	(d) Women Director	(d) 1
	(e) Whole time director	(e) 1 (MD & CEO)
11	No. of Employees	
	(a) On-roll:	(a) 2361
	(b) Off-roll:	(b) 1066
	(c) Total	(c) 3427
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	(a) 7694
	(b) Corporate Agents-Banks	(b) 27
	(c) Corporate Agents-Others	(c) 17
	(d) Insurance Brokers	(d) 547
	(e) Web Aggregators	(e) 9
	(f) Insurance Marketing Firm	(f) 8
	(g) Motor Insurance Service Providers (DIRECT)	(g) 99
	(h) Point of Sales persons (DIRECT)	(h) 24590
(i) Other as allowed by IRDAI (To be specified)		

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3554	32301
Recruitments during the quarter	287	763
Attrition during the quarter	414	73
Number at the end of the quarter	3427	32991

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: 31 December 2022



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

Notes:-

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

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

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



Insurer: **Future Generali India Insurance Co Ltd**

For the Quarter
ending on

Q3_FY-2022-23

31st DEC 2022

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	5420	632.57	380464.76
		Social	0	0.00	0.00
2	MARINE CARGO	Rural	577	91.74	308045.68
		Social	0	0.00	0.00
3	MARINE OTHER THAN CARGO	Rural	0	0.00	0.00
		Social	0	0.00	0.00
4	MOTOR OD	Rural	3248	764.53	14773.00
		Social	0	0.00	0.00
5	MOTOR TP	Rural	25082	1228.89	55183.86
		Social	0	0.00	0.00
6	HEALTH	Rural	1422	183.07	9098.11
		Social	3	2453.58	1456.73
7	PERSONAL ACCIDENT	Rural	11715	110.92	75541.51
		Social	0	39.07	24228.50
8	TRAVEL	Rural	255	7.42	21405.30
		Social	0	0.00	0.00
9	Workmen's Compensation/ Employer's liability	Rural	190	34.14	16006.50
		Social	0	0.00	0.00
10	Public/ Product Liability	Rural	32	6.98	13840.00
		Social	0	0.00	0.00
11	Engineering	Rural	83	242.83	196720.85
		Social	0	0.00	0.00
12	Aviation	Rural	0	0.00	0.00
		Social	0	0.00	0.00
13	Crop	Rural	16	37636.06	191809.62
		Social	0	0.00	0.00
14	Miscellaneous	Rural	10491	202.93	192590.47
		Social	0	0.00	0.00
	Total	Rural	58531	41142.08	1475479.66
		Social	3	2492.65	25685.23

Notes:

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

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



Insurer: **Future Generali India Insurance Co Ltd**

Upto the Quarter end Q3_FY-2022-23

31st DEC 2022

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	14359	1999.83	1886105.74
		Social	0	0.00	0.00
2	MARINE CARGO	Rural	1802	215.17	1013859.29
		Social	0	0.00	0.00
3	MARINE OTHER THAN CARGO	Rural	0	0.00	0.00
		Social	0	0.00	0.00
4	MOTOR OD	Rural	8971	2294.52	37156.81
		Social	0	0.00	0.00
5	MOTOR TP	Rural	74349	3399.16	160936.45
		Social	0	0.00	0.00
6	HEALTH	Rural	3930	828.10	32401.09
		Social	32	6527.38	3277.28
7	PERSONAL ACCIDENT	Rural	43960	383.16	460605.82
		Social	2	60.63	40440.00
8	TRAVEL	Rural	873	30.29	72449.30
		Social	0	0.00	0.00
9	Workmen's Compensation/ Employer's liability	Rural	495	90.71	48088.66
		Social	0	0.00	0.00
10	Public/ Product Liability	Rural	90	36.81	36254.25
		Social	0	0.00	0.00
11	Engineering	Rural	271	599.81	308595.33
		Social	0	0.00	0.00
12	Aviation	Rural	0	0.00	0.00
		Social	0	0.00	0.00
13	Crop	Rural	3400	71095.71	347908.95
		Social	0	0.00	0.00
14	Miscellaneous	Rural	30164	502.49	531477.49
		Social	0	0.00	0.00
Total		Rural	182664	81475.76	4935839.17
		Social	34	6588.01	43717.28

Notes:

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

FORM NL-44-MOTOR TP OBLIGATIONS

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

Statement Period: nine months ending 31st December, 2022

Items	₹ lakhs)	
	For the quarter ended December, 2022	Upto the nine months ended December, 2022
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	4,791.59	11,966.02
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	17,069.17	47,172.19
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	21,860.76	59,138.21
Total Gross Direct Motor Own damage Insurance		
Business Premium	17,001.01	52,520.39
Total Gross Direct Premium Income	119,648.43	311,743.31

FROM NL-45 GRIEVANCE DISPOSAL



Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: December 31, 2022

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO **October 1, 2022 to December 31, 2022** DURING THE FINANCIAL YEAR **2022-23**

Sl. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	2	1	0	1	0	5
b)	Claim	3	121	31	1	89	3	393
c)	Policy Related	0	25	24	0	1	0	77
d)	Premium	0	2	2	0	0	0	8
e)	Refund	1	4	3	0	1	1	13
f)	Coverage	0	1	0	0	1	0	1
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0	16
i)	Others	2	41	28	0	12	3	109
	Total Number of complaints:	6	197	90	1	105	7	622

2	Total No. of policies during previous year:	3522212
3	Total No. of claims during previous year:	473084
4	Total No. of policies during current year:	2526323
5	Total No. of claims during current year:	371258
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.91
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	10.59

** 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		Total
		Customers	Intermediaries	
a)	Upto 7 days	6	0	6
b)	7 - 15 days	1	0	1
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0
	Total No. of complaints	7	0	7

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Date : 31st December 2022



Name of the Insurer : Future Generali India Insurance Company Limited

For the Quarter ending : December 2022

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