

FORM NI-5 - CLAIMS SCHEDULE

Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)
IRDA Registration No 132. dated 4th September, 2007



Claims Incurred [NET]

Claims Incurred [NET]										(₹ lakhs)															
Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health Insurance		Personal Accident		Travel Insurance		Total Health		
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	
Claims Paid (Direct)	5,698.48	10,937.60	1,819.47	3,312.76	2.37	3.25	1,821.85	3,316.01	15,105.92	28,337.26	11,330.82	17,584.60	26,436.73	45,921.87	38,803.44	73,769.17	1,447.05	3,021.93	39.35	92.11	40,289.84	76,883.21			
Add: Re-insurance accepted to direct claims	529.83	714.94	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Re-insurance Ceded to claims paid	3,027.92	5,817.23	111.83	322.58	0.09	0.22	111.92	322.80	558.78	1,061.75	583.62	888.90	1,142.40	1,950.65	14,352.11	22,094.15	73.17	162.96	35.37	82.86	14,460.65	22,339.97			
Net Claim Paid	3,200.39	5,835.31	1,707.64	2,990.18	2.28	3.02	1,709.92	2,993.21	14,547.14	27,275.52	10,747.19	16,695.70	25,294.33	43,971.22	24,451.33	51,675.02	1,373.88	2,858.96	3.98	9.26	25,829.19	54,543.24			
Add : Claims outstanding at the end	23,153.08	23,153.08	5,974.47	5,974.47	6.28	6.28	5,980.76	5,980.76	10,042.15	10,042.15	2,61,043.00	2,61,043.00	2,71,085.15	2,71,085.15	26,390.95	26,390.95	5,946.18	5,946.18	139.90	139.90	32,477.03	32,477.03			
Less : Claims outstanding at the beginning	22,359.35	20,573.61	5,793.93	5,253.85	7.21	13.10	5,801.14	5,266.96	11,077.01	10,364.31	2,60,978.96	2,53,541.82	2,72,055.97	2,63,906.13	20,404.89	19,480.30	5,455.64	5,614.29	135.47	114.75	25,996.00	25,209.34			
Net Incurred Claims	3,994.11	8,414.78	1,888.18	3,710.80	1.36	(3.80)	1,889.54	3,707.00	13,512.28	26,953.36	10,811.23	24,196.88	24,323.51	51,150.24	30,437.39	58,585.67	1,864.42	3,190.85	8.42	34.41	32,310.23	61,810.94			
Claims Paid (Direct)																									
-In India	5,698.48	10,937.60	1,734.82	3,162.15	2.37	3.25	1,737.19	3,165.40	15,105.92	28,337.26	11,330.82	17,584.60	26,436.73	45,921.87	38,803.44	73,769.17	1,447.05	3,021.93		(27.12)	(10.03)	40,223.37	76,781.07		
-Outside India	-	-	84.65	150.61	-	-	84.65	150.61	-	-	-	-	-	-	-	-	-	-		66.46	102.14	66.46	102.14		
Estimates of IBNR and IBNER at the end of the period (net)	2,172.23	2,172.23	1,261.69	1,261.69	5.42	5.42	1,267.11	1,267.11	1,274.43	1,274.43	1,20,825.07	1,20,825.07	1,22,099.50	1,22,099.50	14,073.30	14,073.30	4,093.98	4,093.98	65.86	65.86	18,233.14	18,233.14			
Estimates of IBNR and IBNER at the beginning of the period (net)	1,993.15	1,896.93	1,168.50	1,157.98	7.01	12.91	1,175.52	1,170.89	1,282.84	1,330.32	1,18,698.27	1,21,419.97	1,19,981.11	1,22,750.29	13,779.34	13,205.81	3,986.84	4,114.47	69.86	48.95	17,836.03	17,369.23			

Particulars	Miscellaneous														(₹ lakhs)	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
Claims Paid (Direct)	393.19	641.87	49.29	65.03	1,022.62	1,811.21	-	68.41	2,229.39	5,509.96	2,860.41	6,175.94	73,281.46	1,37,077.51	80,801.79	1,51,331.12
Add: Re-insurance accepted to direct claims	-	-	-	-	212.37	212.49	-	-	-	-	-	-	212.37	212.49	742.19	927.44
Less: Re-insurance Ceded to claims paid	16.09	26.07	2.20	9.34	953.58	1,567.59	-	3.42	1,469.68	3,674.89	483.92	1,052.05	18,528.51	30,623.98	21,668.36	36,764.02
Net Claim Paid	377.10	615.80	47.09	55.69	281.40	456.12	-	64.99	759.70	1,835.07	2,376.49	5,123.89	54,965.32	1,06,666.02	59,875.63	1,15,494.54
Add : Claims outstanding at the end	3,352.06	3,352.06	1,333.50	1,333.50	1,924.59	1,924.59	64.40	64.40	18,989.15	18,989.15	7,623.37	7,623.37	3,36,849.26	3,36,849.26	3,65,983.09	3,65,983.09
Less : Claims outstanding at the beginning	3,302.75	2,743.64	933.03	914.12	1,684.02	1,670.44	64.39	329.14	12,402.78	12,775.22	7,021.71	7,477.86	3,23,460.65	3,15,025.89	3,51,621.14	3,40,866.46
Net Incurred Claims	426.41	1,224.23	447.56	475.07	521.98	710.27	0.01	(199.75)	7,346.07	8,048.99	2,978.15	5,269.40	68,353.92	1,28,489.38	74,237.57	1,40,611.17
Claims Paid (Direct)																
-In India	393.19	641.87	49.29	65.03	1,022.62	1,811.21	-	68.41	2,229.39	5,509.96	2,860.41	6,175.94	73,215.00	1,36,975.36	80,650.68	1,51,078.36
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	66.46	102.14	151.12	252.75
Estimates of IBNR and IBNER at the end of the period (net)	1,187.32	1,187.32	733.73	733.73	462.16	462.16	35.00	35.00	18,707.18	18,707.18	2,621.38	2,621.38	1,64,079.41	1,64,079.41	1,67,518.75	1,67,518.75
Estimates of IBNR and IBNER at the beginning of the period (net)	951.14	951.14	509.15	509.15	394.44	394.44	234.76	234.76	12,521.53	12,521.53	2,575.23	2,575.23	1,55,003.39	1,57,305.77	1,58,172.07	1,60,373.59

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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 Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	5,534.36	12,987.51	1,638.41	3,202.42	2.08	2.08	1,640.50	3,204.50	14,945.45	30,506.42	12,676.61	17,311.70	27,622.05	47,818.13	52,309.55	85,518.66	1,384.93	2,827.35	11.95	12.89	53,706.43	88,358.89
Add: Re-insurance accepted to direct claims	381.21	489.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	2,894.57	6,553.43	248.98	534.20	0.85	0.85	249.82	535.05	587.64	1,397.14	643.94	820.07	1,231.58	2,217.21	7,243.94	13,066.96	204.30	260.58	(21.45)	5.69	7,426.79	13,333.23
Net Claim Paid	3,021.00	6,923.46	1,389.44	2,668.22	1.24	1.24	1,390.67	2,669.46	14,357.80	29,109.28	12,032.67	16,491.63	26,390.47	45,600.91	45,065.61	72,451.70	1,180.63	2,566.76	33.40	7.20	46,279.64	75,025.67
Add : Claims outstanding at the end	21,886.08	21,886.08	5,299.73	5,299.73	1.54	1.54	5,301.27	5,301.27	11,069.62	11,069.62	2,44,407.69	2,44,407.69	2,55,477.31	2,55,477.31	16,628.50	16,628.50	5,752.90	5,752.90	188.76	188.76	22,570.17	22,570.17
Less : Claims outstanding at the beginning	18,065.55	16,989.01	4,541.96	4,962.49	1.27	1.20	4,543.22	4,963.69	9,438.98	8,940.04	2,44,244.13	2,35,784.48	2,53,683.12	2,44,724.52	15,454.58	10,539.58	5,691.96	5,504.75	172.84	173.80	21,319.38	16,218.13
Net Incurred Claims	6,841.53	11,820.52	2,147.21	3,005.46	1.51	1.57	2,148.72	3,007.04	15,988.44	31,238.86	12,196.22	25,114.84	28,184.67	56,353.71	46,239.53	78,540.62	1,241.57	2,814.91	49.32	22.17	47,530.42	81,377.70
Claims Paid (Direct)																						
-In India	5,534.36	12,987.51	1,611.90	3,141.40	2.08	2.08	1,613.99	3,143.48	14,945.45	30,506.42	12,676.61	17,311.70	27,622.05	47,818.13	52,309.55	85,518.66	1,384.93	2,827.35	11.95	12.89	53,706.43	88,358.89
-Outside India	-	-	26.51	61.02	-	-	26.51	61.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,654.70	1,654.70	1,165.12	1,165.12	1.47	1.47	1,166.59	1,166.59	1,374.03	1,374.03	1,18,772.01	1,18,772.01	1,20,146.05	1,20,146.05	9,742.47	9,742.47	4,030.69	4,030.69	54.75	54.75	13,827.91	13,827.91
Estimates of IBNR and IBNER at the beginning of the period (net)	1,584.63	1,569.93	1,043.95	1,103.48	1.19	1.15	1,045.14	1,104.63	1,431.26	1,465.35	1,19,037.85	1,23,723.00	1,20,469.10	1,25,188.35	8,143.33	6,245.57	4,048.00	3,730.52	56.89	60.37	12,248.22	10,036.46

Particulars	Miscellaneous														(₹ lakhs)	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	383.70	823.88	10.59	10.98	655.17	1,660.35	3.94	7.96	3,236.98	9,900.82	4,796.13	9,153.23	90,414.99	1,57,734.24	97,589.84	1,73,926.26
Add: Re-insurance accepted to direct claims	-	-	-	-	-	1.74	-	-	-	-	-	-	-	1.74	381.21	491.12
Less: Re-insurance Ceded to claims paid	15.62	33.62	(9.05)	(8.98)	329.63	854.18	0.20	(1.03)	1,988.95	6,802.27	704.97	1,726.02	11,688.68	24,956.53	14,833.07	32,045.00
Net Claim Paid	368.09	790.26	19.64	19.97	325.53	807.92	3.74	8.98	1,248.03	3,098.55	4,091.16	7,427.20	78,726.31	1,32,779.46	83,137.98	1,42,372.37
Add : Claims outstanding at the end	3,135.04	3,135.04	584.55	584.55	1,730.95	1,730.95	305.06	305.06	3,753.22	3,753.22	7,560.72	7,560.72	2,95,117.01	2,95,117.01	3,22,304.36	3,22,304.36
Less : Claims outstanding at the beginning	3,381.95	3,300.31	887.65	872.28	1,716.40	2,248.60	307.42	305.91	4,208.98	5,988.77	7,034.14	6,193.32	2,92,539.03	2,79,851.83	3,15,147.80	3,01,804.53
Net Incurred Claims	121.18	624.99	(283.46)	(267.76)	340.08	290.26	1.39	8.13	792.27	863.00	4,617.74	8,794.60	81,304.29	1,48,044.64	90,294.54	1,62,872.20
Claims Paid (Direct)																
-In India	383.70	823.88	8.81	9.20	655.17	1,660.35	3.94	7.96	3,236.98	9,900.82	4,796.13	9,153.23	90,413.21	1,57,732.46	97,561.55	1,73,863.46
-Outside India	-	-	1.78	1.78	-	-	-	-	-	-	-	-	1.78	1.78	28.29	62.80
Estimates of IBNR and IBNER at the end of the period (net)	1,032.99	1,032.99	474.80	474.80	364.97	364.97	234.76	234.76	2,862.75	2,862.75	2,417.58	2,417.58	1,41,361.80	1,41,361.80	1,44,183.09	1,44,183.09
Estimates of IBNR and IBNER at the beginning of the period (net)	1,141.42	1,206.55	476.14	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	1,42,326.56	1,44,896.88	1,44,956.33	1,47,571.45