FORM NL-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]

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
Claims Paid (Direct)	9,039.20	19,976.80	1,689.03	5,001.80	1.88	5.13	1,690.92	5,006.93
Add: Re-insurance accepted to direct claims	1,528.14	2,243.09	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	6,498.32	12,315.56	249.93	572.52	1.86	2.09	251.80	574.60
Net Claim Paid	**4,069.02**	**9,904.33**	**1,439.10**	**4,429.28**	**0.02**	**3.04**	**1,439.12**	**4,432.32**
Add : Claims outstanding at the end	23,810.78	23,810.78	6,797.85	6,797.85	17.27	17.27	6,815.12	6,815.12
Less : Claims outstanding at the beginning	23,153.08	20,573.61	5,974.47	5,253.85	6.28	13.10	5,980.76	5,266.96
Net Incurred Claims	**4,726.72**	**13,141.50**	**2,262.48**	**5,973.28**	**11.01**	**7.21**	**2,273.49**	**5,980.49**
Claims Paid (Direct)								
-In India	9,039.20	19,976.80	1,572.98	4,735.13	1.88	5.13	1,574.86	4,740.26
-Outside India	-	-	116.06	266.66	-	-	116.06	266.66
Estimates of IBNR and IBNER at the end of the period (net)	1,600.63	1,600.63	1,315.23	1,315.23	16.48	16.48	1,331.71	1,331.71
Estimates of IBNR and IBNER at the beginning of the period (net)	2,172.23	1,896.93	1,261.69	1,157.98	5.42	12.91	1,267.11	1,170.89

Particulars	Miscellaneous													
	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
	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)	16,054.90	44,392.16	10,631.71	28,216.31	26,686.61	72,608.47	42,808.82	1,16,578.00	1,689.69	4,711.62	11.64	103.76	44,510.16	1,21,393.37
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	692.61	1,754.36	838.87	1,727.77	1,531.48	3,482.13	11,286.78	33,380.93	83.82	246.79	10.48	93.33	11,381.08	33,721.05
Net Claim Paid	**15,362.28**	**42,637.80**	**9,792.84**	**26,488.55**	**25,155.13**	**69,126.35**	**31,522.05**	**83,197.07**	**1,605.87**	**4,464.83**	**1.16**	**10.42**	**33,129.08**	**87,672.32**
Add : Claims outstanding at the end	9,248.36	9,248.36	2,62,899.00	2,62,899.00	2,72,147.36	2,72,147.36	29,724.04	29,724.04	5,989.36	5,989.36	127.76	127.76	35,841.16	35,841.16
Less : Claims outstanding at the beginning	10,042.15	10,364.31	2,61,043.00	2,53,541.82	2,71,085.15	2,63,906.13	26,390.95	19,480.30	5,946.18	5,614.29	139.90	114.75	32,477.03	25,209.34
Net Incurred Claims	**14,568.49**	**41,521.85**	**11,648.85**	**35,845.72**	**26,217.34**	**77,367.58**	**34,855.14**	**93,440.81**	**1,649.05**	**4,839.90**	**(10.98)**	**23.43**	**36,493.21**	**98,304.15**
Claims Paid (Direct)														
-In India	16,054.90	44,392.16	10,631.71	28,216.31	26,686.61	72,608.47	42,808.82	1,16,578.00	1,689.69	4,711.62	11.64	1.61	44,510.16	1,21,291.23
-Outside India	-	-	-	-	-	-	-	-	-	-	-	102.14	-	102.14
Estimates of IBNR and IBNER at the end of the period (net)	1,366.30	1,366.30	1,20,039.64	1,20,039.64	1,21,405.94	1,21,405.94	21,346.87	21,346.87	4,339.41	4,339.41	64.41	64.41	25,750.69	25,750.69
Estimates of IBNR and IBNER at the beginning of the period (net)	1,274.43	1,330.32	1,20,825.07	1,21,419.97	1,22,099.50	1,22,750.29	14,073.30	13,205.81	4,093.98	4,114.47	65.86	48.95	18,233.14	17,369.23

(₹ lakhs)

Particulars	Miscellaneous															
	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
	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)	480.15	1,122.03	23.14	88.17	710.58	2,521.79	-	68.41	2,265.87	7,775.83	4,403.42	10,579.36	79,079.93	2,16,157.43	89,810.04	2,41,141.16
Add: Re-insurance accepted to direct claims	-	-	-	-	2.71	215.20	-	-	-	-	-	-	2.71	215.20	1,530.85	2,458.29
Less: Re-insurance Ceded to claims paid	19.53	45.60	0.94	10.28	536.48	2,104.07	-	3.42	1,487.85	5,162.75	1,813.19	2,865.24	16,770.56	47,394.54	23,520.68	60,284.70
Net Claim Paid	**460.63**	**1,076.43**	**22.20**	**77.89**	**176.80**	**632.91**	**-**	**64.99**	**778.02**	**2,613.08**	**2,590.23**	**7,714.12**	**62,312.07**	**1,68,978.09**	**67,820.21**	**1,83,314.74**
Add : Claims outstanding at the end	3,216.61	3,216.61	1,460.82	1,460.82	2,024.84	2,024.84	64.40	64.40	24,798.73	24,798.73	8,053.26	8,053.26	3,47,607.19	3,47,607.19	3,78,233.09	3,78,233.09
Less : Claims outstanding at the beginning	3,352.06	2,743.64	1,333.50	914.12	1,924.59	1,670.44	64.40	329.14	18,989.15	12,775.22	7,623.37	7,477.86	3,36,849.26	3,15,025.89	3,65,983.09	3,40,866.46
Net Incurred Claims	**325.17**	**1,549.40**	**149.51**	**624.58**	**277.05**	**987.32**	**(0.00)**	**(199.75)**	**6,587.60**	**14,636.59**	**3,020.13**	**8,289.52**	**73,070.00**	**2,01,559.38**	**80,070.21**	**2,20,681.38**
Claims Paid (Direct)																
-In India	480.15	1,122.03	23.14	88.17	710.58	2,521.79	-	68.41	2,265.87	7,775.83	4,403.42	10,579.36	79,079.93	2,16,055.29	89,693.99	2,40,772.35
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	102.14	116.06	368.81
Estimates of IBNR and IBNER at the end of the period (net)	1,162.20	1,162.20	795.19	795.19	470.65	470.65	35.00	35.00	24,485.87	24,485.87	2,632.57	2,632.57	1,76,738.11	1,76,738.11	1,79,670.45	1,79,670.45
Estimates of IBNR and IBNER at the beginning of the period (net)	1,187.32	951.14	733.73	509.15	394.44	394.44	234.76	234.76	12,521.53	12,521.53	2,575.23	2,575.23	1,57,979.64	1,57,305.77	1,61,418.98	1,60,373.59

FORM NL-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]

(₹ lakhs)

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
	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)	5,622.97	18,610.49	3,158.60	6,361.01	0.63	2.71	3,159.22	6,363.73	16,064.93	46,571.35	13,309.47	30,621.17	29,374.40	77,192.53	24,905.84	1,10,424.49	1,937.54	4,764.88	62.62	75.51	26,905.99	1,15,264.88
Add: Re-insurance accepted to direct claims	356.51	845.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	2,783.16	9,336.59	987.73	1,521.93	0.60	1.44	988.33	1,523.38	628.90	2,026.05	567.08	1,387.15	1,195.99	3,413.20	8,066.45	21,133.41	102.05	362.64	38.52	44.21	8,207.02	21,540.25
Net Claim Paid	**3,196.33**	**10,119.79**	**2,170.86**	**4,839.08**	**0.03**	**1.27**	**2,170.90**	**4,840.35**	**15,436.03**	**44,545.30**	**12,742.39**	**29,234.02**	**28,178.41**	**73,779.32**	**16,839.38**	**89,291.09**	**1,835.48**	**4,402.24**	**24.10**	**31.30**	**18,698.96**	**93,724.63**
Add : Claims outstanding at the end	21,626.47	21,626.47	5,120.84	5,120.84	6.84	6.84	5,127.68	5,127.68	10,351.79	10,351.79	2,48,159.02	2,48,159.02	2,58,510.81	2,58,510.81	13,916.01	13,916.01	5,986.72	5,986.72	20.90	20.90	19,923.63	19,923.63
Less : Claims outstanding at the beginning	21,886.08	16,989.01	5,299.73	4,963.69	1.54	-	5,301.27	4,963.69	11,069.62	8,940.04	2,44,407.69	2,35,784.48	2,55,477.31	2,44,724.52	16,628.50	10,713.38	5,752.90	5,504.75	188.76	-	22,570.17	16,218.13
Net Incurred Claims	**2,936.71**	**14,757.24**	**1,991.97**	**4,996.23**	**5.34**	**8.11**	**1,997.31**	**5,004.34**	**14,718.20**	**45,957.06**	**16,493.72**	**41,608.56**	**31,211.91**	**87,565.62**	**14,126.89**	**92,493.72**	**2,069.30**	**4,884.22**	**(143.76)**	**52.20**	**16,052.43**	**97,430.14**
Claims Paid (Direct)																						
-In India	5,622.97	18,610.49	3,028.27	6,169.67	0.63	2.71	3,028.90	6,172.38	16,064.93	46,571.35	13,309.47	30,621.17	29,374.40	77,192.53	24,905.84	1,10,424.49	1,937.54	4,764.88	11.94	24.83	26,855.31	1,15,214.20
-Outside India	-	-	130.32	191.34	-	-	130.32	191.34	-	-	-	-	-	-	-	-	-	-	50.68	50.68	50.68	50.68
Estimates of IBNR and IBNER at the end of the period (net)	62,112.28	62,112.28	8,424.12	8,424.12	491.99	491.99	8,916.11	8,916.11	10,795.11	10,795.11	1,13,071.08	1,13,071.08	1,23,866.19	1,23,866.19	34,974.54	34,974.54	6,614.01	6,614.01	529.04	529.04	42,117.58	42,117.58
Estimates of IBNR and IBNER at the beginning of the period (net)	1,654.70	1,569.93	1,165.12	1,103.48	1.47	1.15	1,166.59	1,104.63	1,374.03	1,465.35	1,18,772.01	1,23,723.00	1,20,146.05	1,25,188.35	9,742.47	6,245.57	4,030.69	3,730.52	54.75	60.37	13,827.91	10,036.46

(₹ lakhs)

Particulars	Miscellaneous															
	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
	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)	543.65	1,367.53	66.61	77.59	584.64	2,244.99	79.35	87.31	4,169.18	14,070.00	5,502.49	14,655.71	67,226.30	2,24,960.54	76,008.49	2,49,934.75
Add: Re-insurance accepted to direct claims	-	-	-	-	(2.49)	(0.75)	-	-	-	-	-	-	(2.49)	(0.75)	354.02	845.13
Less: Re-insurance Ceded to claims paid	21.65	55.27	50.78	41.80	390.07	1,244.24	3.97	2.94	2,568.17	9,370.44	838.44	2,564.47	13,276.09	38,232.62	17,047.58	49,092.59
Net Claim Paid	**522.00**	**1,312.26**	**15.82**	**35.79**	**192.08**	**999.99**	**75.38**	**84.36**	**1,601.00**	**4,699.56**	**4,664.04**	**12,091.25**	**53,947.71**	**1,86,727.16**	**59,314.93**	**2,01,687.30**
Add : Claims outstanding at the end	2,838.62	2,838.62	955.03	955.03	1,668.47	1,668.47	264.15	264.15	5,894.71	5,894.71	7,744.29	7,744.29	2,97,799.72	2,97,799.72	3,24,553.87	3,24,553.87
Less : Claims outstanding at the beginning	3,135.04	3,300.31	584.55	872.28	1,730.95	2,248.60	305.06	305.91	3,753.22	5,988.77	7,560.72	6,193.32	2,95,117.01	2,79,851.83	3,22,304.36	3,01,804.53
Net Incurred Claims	**225.59**	**850.57**	**386.31**	**118.55**	**129.60**	**419.86**	**34.47**	**42.60**	**3,742.49**	**4,605.50**	**4,847.61**	**13,642.22**	**56,630.42**	**2,04,675.06**	**61,564.44**	**2,24,436.64**
Claims Paid (Direct)																
-In India	543.65	1,367.53	66.61	75.81	584.64	2,244.99	79.35	87.31	4,169.18	14,070.00	5,502.49	14,655.71	67,175.62	2,24,908.08	75,827.49	2,49,690.95
-Outside India	-	-	-	1.78	-	-	-	-	-	-	-	-	50.68	52.46	181.00	243.81
Estimates of IBNR and IBNER at the end of the period (net)	2,981.54	2,981.54	1,837.29	1,837.29	7,524.43	7,524.43	408.62	408.62	23,198.81	23,198.81	13,936.36	13,936.36	2,15,870.84	2,15,870.84	2,86,899.23	2,86,899.23
Estimates of IBNR and IBNER at the beginning of the period (net)	1,032.99	1,206.55	474.80	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	1,43,473.42	1,44,896.88	1,46,294.71	1,47,571.45