

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 Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4						
	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)	7,764.38	27,741.18	2,412.90	7,414.70	4.56	9.69	2,417.46	7,424.39	15,979.40	60,371.56	9,371.48	37,587.79	25,350.88	97,959.35	32,871.44	1,49,449.44	1,746.34	6,457.95	38.52	142.28	34,656.30	1,56,049.67								
Add: Re-insurance accepted to direct claims	71.08	2,314.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Less: Re-insurance Ceded to claims paid	4,547.61	16,863.16	282.90	855.41	4.11	6.19	287.00	861.60	1,051.39	2,805.75	944.24	2,672.01	1,995.63	5,477.75	26,097.85	59,478.78	167.27	414.06	34.67	128.00	26,299.79	60,020.85								
Net Claim Paid	3,287.85	13,192.18	2,130.01	6,559.29	0.45	3.49	2,130.46	6,562.79	14,928.01	57,565.81	8,427.24	34,915.78	23,355.25	92,481.60	6,773.59	89,970.66	1,579.06	6,043.89	3.85	14.27	8,356.50	96,028.82								
Add : Claims outstanding at the end	27,207.50	27,207.50	6,536.41	6,536.41	16.82	16.82	6,553.23	6,553.23	9,821.54	9,821.54	2,63,860.84	2,63,860.84	2,73,682.39	2,73,682.39	48,929.60	48,929.60	6,379.65	6,379.65	134.91	134.91	55,444.16	55,444.16								
Less : Claims outstanding at the beginning	23,810.78	20,573.61	6,797.85	5,253.85	17.27	13.10	6,815.12	5,266.95	9,248.36	10,364.31	2,62,899.00	2,53,541.82	2,72,147.36	2,63,906.13	29,724.04	19,480.30	5,989.36	5,614.29	127.76	114.75	35,841.16	25,209.34								
Net Incurred Claims	6,684.57	19,826.07	1,868.56	7,841.85	0.00	7.22	1,868.56	7,849.07	15,501.20	57,023.05	9,389.08	45,234.80	24,890.28	1,02,257.85	25,979.15	1,19,419.96	1,969.35	6,809.25	11.00	34.44	27,959.50	1,26,263.64								
Claims Paid (Direct)																														
-In India	7,764.38	27,741.18	2,337.99	7,073.12	4.56	9.69	2,342.54	7,082.81	15,979.40	60,371.56	9,371.48	37,587.79	25,350.88	97,959.35	32,871.44	1,49,449.44	1,746.34	6,457.95	(5.79)	(4.18)	34,611.99	1,55,903.21								
-Outside India	-	-	74.92	341.58	-	-	74.92	341.58	-	-	-	-	-	-	-	-	-	-	-	44.31	146.46	44.31	146.46							
Estimates of IBNR and IBNER at the end of the period (net)	1,731.37	1,731.37	1,451.61	1,451.61	16.05	16.05	1,467.67	1,467.67	1,422.60	1,422.60	1,17,248.15	1,17,248.15	1,18,670.76	1,18,670.76	31,606.67	31,606.67	4,245.32	4,245.32	64.87	64.87	35,916.86	35,916.86								
Estimates of IBNR and IBNER at the beginning of the period (net)	1,600.63	1,896.93	1,315.23	1,157.98	16.48	12.91	1,331.71	1,170.89	1,366.30	1,330.32	1,20,039.64	1,21,419.97	1,21,405.94	1,22,750.29	21,346.87	13,205.81	4,339.41	4,114.47	64.41	48.95	25,750.69	17,369.23								

Particulars	Miscellaneous														₹ lakhs	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	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)	260.28	1,382.30	30.45	118.62	372.59	2,894.37	-	68.41	4,251.77	12,027.60	3,607.31	14,186.67	68,529.57	2,84,687.00	78,711.41	3,19,852.57
Add: Re-insurance accepted to direct claims	-	-	-	-	-	215.20	-	-	-	-	-	-	-	215.20	71.08	2,529.36
Less: Re-insurance Ceded to claims paid	12.00	57.60	1.90	12.18	253.26	2,357.33	-	3.42	2,882.35	8,045.10	779.51	3,644.75	32,224.44	79,618.98	37,059.05	97,343.75
Net Claim Paid	248.27	1,324.70	28.56	106.45	119.33	752.24	-	64.99	1,369.42	3,982.50	2,827.80	10,541.92	36,305.13	2,05,283.22	41,723.44	2,25,038.18
Add : Claims outstanding at the end	3,558.18	3,558.18	1,691.74	1,691.74	2,306.33	2,306.33	64.40	64.40	26,021.75	26,021.75	7,448.87	7,448.87	3,70,217.82	3,70,217.82	4,03,978.55	4,03,978.55
Less : Claims outstanding at the beginning	3,216.61	2,743.64	1,460.82	914.12	2,024.84	1,670.44	64.40	329.14	24,798.73	12,775.22	8,053.26	7,477.86	3,47,607.19	3,15,025.89	3,78,233.09	3,40,866.46
Net Incurred Claims	589.85	2,139.25	259.48	884.06	400.81	1,388.13	0.00	(199.75)	2,592.44	17,229.03	2,223.41	10,512.94	58,915.76	2,60,475.15	67,468.89	2,88,150.27
Claims Paid (Direct)																
-In India	260.28	1,382.30	30.45	118.62	372.59	2,894.37	-	68.41	4,251.77	12,027.60	3,607.31	14,186.67	68,485.26	2,84,540.55	78,592.18	3,19,364.54
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	44.31	146.46	119.23	488.04
Estimates of IBNR and IBNER at the end of the period (net)	1,191.32	1,191.32	860.60	860.60	482.12	482.12	35.00	35.00	25,710.39	25,710.39	2,507.46	2,507.46	1,85,374.52	1,85,374.52	1,88,573.55	1,88,573.55
Estimates of IBNR and IBNER at the beginning of the period (net)	1,162.20	951.14	795.19	509.15	394.44	394.44	234.76	234.76	12,521.53	12,521.53	2,575.23	2,575.23	1,64,839.97	1,57,305.77	1,67,772.31	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 Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	8,154.47	26,764.96	1,348.80	7,709.82	1.33	4.05	1,350.13	7,713.86	12,188.22	58,759.57	8,855.23	39,476.41	21,043.45	98,235.97	36,996.09	1,47,420.58	1,951.27	6,716.15	13.19	88.69	38,960.54	1,54,225.43
Add: Re-insurance accepted to direct claims	515.82	1,361.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	5,791.76	15,128.34	152.22	1,674.15	0.50	1.95	152.72	1,676.10	539.78	2,565.83	473.65	1,860.80	1,013.43	4,426.63	11,270.82	32,404.23	190.00	552.64	11.87	56.07	11,472.69	33,012.94
Net Claim Paid	2,878.54	12,998.32	1,196.58	6,035.66	0.83	2.10	1,197.41	6,037.76	11,648.44	56,193.74	8,381.58	37,615.60	20,030.02	93,809.34	25,725.27	1,15,016.35	1,761.27	6,163.51	1.32	32.62	27,487.85	1,21,212.48
Add : Claims outstanding at the end	20,573.61	20,573.61	5,253.85	5,253.85	13.10	13.10	5,266.96	5,266.96	10,364.31	10,364.31	2,53,541.82	2,53,541.82	2,63,906.13	2,63,906.13	19,480.30	19,480.30	5,614.29	5,614.29	114.75	114.75	25,209.34	25,209.34
Less : Claims outstanding at the beginning	21,613.27	16,975.82	5,120.84	4,962.49	6.84	1.20	5,127.68	4,963.69	10,351.79	8,882.42	2,48,159.02	2,35,744.87	2,58,510.81	2,44,627.30	13,916.01	10,539.58	5,986.72	5,442.41	20.90	173.80	19,923.63	16,155.79
Net Incurred Claims	1,838.89	16,596.12	1,329.60	6,327.03	7.09	14.00	1,336.69	6,341.03	11,660.95	57,675.62	13,764.39	55,412.56	25,425.34	1,13,088.18	31,289.55	1,23,957.06	1,388.84	6,335.39	95.17	(26.43)	32,773.55	1,30,266.03
Claims Paid (Direct)																						
-In India	8,154.47	26,764.96	1,255.27	7,424.94	1.33	4.05	1,256.61	7,428.99	12,188.22	58,759.57	8,855.23	39,476.41	21,043.45	98,235.97	36,996.09	1,47,420.58	1,951.27	6,716.15	7.02	31.84	38,960.54	1,54,174.75
-Outside India	-	-	93.53	284.87	-	-	93.53	284.87	-	-	-	-	-	-	-	-	-	-	6.17	56.85	6.17	56.85
Estimates of IBNR and IBNER at the end of the period (net)	1,896.93	1,896.93	1,157.98	1,157.98	12.91	12.91	1,170.89	1,170.89	1,330.32	1,330.32	1,21,419.97	1,21,419.97	1,22,750.29	1,22,750.29	13,205.81	13,205.81	4,114.47	4,114.47	48.95	48.95	17,369.23	17,369.23
Estimates of IBNR and IBNER at the beginning of the period (net)	1,886.08	1,569.93	1,182.50	1,103.48	7.98	1.15	1,190.48	1,104.63	1,454.59	1,465.35	53,650.92	1,23,723.00	55,105.52	1,25,188.35	11,184.16	6,245.57	3,950.13	3,730.52	61.44	60.37	15,195.73	10,036.46

Particulars	Miscellaneous														(₹ lakhs)	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	276.69	1,644.22	150.54	228.13	446.17	2,691.16	31.10	118.40	1,211.51	15,281.51	2,997.35	17,653.07	65,117.35	2,90,077.89	74,621.96	3,24,556.71
Add: Re-insurance accepted to direct claims	-	-	-	-	0.33	(0.43)	-	-	-	-	-	-	0.33	(0.43)	516.15	1,361.28
Less: Re-insurance Ceded to claims paid	13.47	68.74	27.42	69.22	370.41	1,614.65	1.55	4.50	932.34	10,302.78	421.85	2,986.31	14,253.16	52,485.78	20,197.63	69,290.22
Net Claim Paid	263.22	1,575.48	123.12	158.91	76.08	1,076.08	29.54	113.91	279.17	4,978.73	2,575.51	14,666.76	50,864.52	2,37,591.68	54,940.47	2,56,627.77
Add : Claims outstanding at the end	2,743.64	2,743.64	914.12	914.12	1,670.44	1,670.44	329.14	329.14	12,775.22	12,775.22	7,477.86	7,477.86	3,15,025.89	3,15,025.89	3,40,866.46	3,40,866.46
Less : Claims outstanding at the beginning	2,838.62	3,300.31	955.03	872.28	1,668.47	2,248.60	264.15	305.91	5,894.71	5,988.77	7,372.12	5,980.71	2,97,427.55	2,79,479.66	3,24,168.50	3,01,419.16
Net Incurred Claims	168.24	1,018.82	82.21	200.76	78.05	497.91	94.53	137.13	7,159.68	11,765.18	2,681.24	16,163.91	68,462.86	2,73,137.92	71,638.43	2,96,075.07
Claims Paid (Direct)																
-In India	276.69	1,644.22	150.54	226.35	446.17	2,691.16	31.10	118.40	1,211.51	15,281.51	2,997.35	17,653.07	65,111.18	2,90,019.26	74,522.26	3,24,213.21
-Outside India	-	-	-	1.78	-	-	-	-	-	-	-	-	6.17	58.63	99.70	343.50
Estimates of IBNR and IBNER at the end of the period (net)	951.14	951.14	509.15	509.15	394.44	394.44	234.76	234.76	12,521.53	12,521.53	2,575.23	2,575.23	1,57,305.77	1,57,305.77	1,60,373.59	1,60,373.59
Estimates of IBNR and IBNER at the beginning of the period (net)	294.51	1,206.55	537.11	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	79,124.55	1,44,896.88	82,201.10	1,47,571.45