FORM NL-40-UNDERWRITING PERFORMANCE

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

Segmental performance upto the period ended 30th September 2026

(₹ lakhs)

Particulars	FIRE	MARINE			Miscellaneous																						
					Motor										HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total		
					Motor OD			Motor TP					Motor Other														
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)		Total	Health Insurance - Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident - Individual	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium																											
Gross Direct Premium	24,987.83	8,752.31	-	8,752.31	42,364.34	65.23	3,908.76	16,421.75	1,206.61			15,608.91		79,575.60	9,417.42	-	-	53,715.80	1,818.98	6,976.16	-	303.77	-	11,540.17	53,715.80	6,976.16
Gross Written Premium	28,382.97	8,958.57	-	8,958.57	42,364.34	65.23	3,908.76	16,421.75	1,206.61			15,608.91		79,575.60	9,417.42	-	-	56,113.76	1,818.98	6,976.16	-	303.77	-	11,540.17	56,113.76	6,976.16
Net Written Premium	6,026.98	5,996.13	-	5,996.13	40,376.66	62.22	3,726.84	15,540.10	1,148.04			14,526.91		75,380.77	9,021.47	-	-	38,311.53	1,694.96	6,294.16	-	253.35	-	10,969.77	38,311.53	6,294.16
Net Earned Premium (A)	10,321.71	5,158.46	3.88	5,162.35	41,870.59	101.41	5,248.91	16,289.19	1,400.73			17,300.97		82,211.79	9,826.77	-	-	43,010.59	1,643.33	4,314.69	6.92	206.59	-	11,676.69	43,017.51	4,314.69
Claims																											
Claims (Gross)	14,129.58	4,262.23	6.96	4,269.19	31,700.39	60.52	5,633.89	4,613.72	878.76	-	-	10,437.74		53,325.02	8,486.20	99.08	-	62,141.75	523.00	3,838.07	(420.72)	47.24	-	9,056.44	61,721.03	3,937.15
Claims incurred (Net) (B)	18,641.09	7,010.96	5.83	7,016.78	36,263.28	55.32	7,655.51	10,485.33	1,984.68	-	-	15,015.75		71,459.88	8,153.79	(52.38)	-	36,795.77	819.08	3,635.14	180.24	90.45	-	9,063.32	36,976.00	3,582.76
Commission																											
Commission-Gross	3,855.06	1,570.10	1.07	1,571.17	14,384.35	13.57	799.97	450.67	21.67	-	-	5,599.18		21,269.42	1,334.28	-	-	7,224.67	748.58	-	687.93	120.87	-	2,203.73	7,912.60	-
Commission-Net (C)	808.28	1,352.53	1.07	1,353.60	14,130.17	13.18	776.51	414.01	19.16	-	-	5,571.08		20,924.10	1,277.96	-	-	5,058.07	737.59	-	600.93	105.29	-	2,120.84	5,659.00	-
Total Operating expenses (D)	3,083.74	905.59	(9.31)	896.28	3,856.49	5.94	355.82	2,581.70	189.69	-	-	2,453.91		9,443.54	1,735.56	-	-	6,578.70	426.98	977.03	(172.22)	55.83	-	2,218.36	6,406.47	977.03
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	(12,211.40)	(4,110.62)	6.30	(4,104.32)	(12,379.35)	26.97	(3,538.92)	2,808.15	(792.81)	-	-	(5,739.77)	-	(19,615.74)	(1,340.53)	52.38	-	(5,421.95)	(340.32)	(297.48)	(602.02)	(44.98)	-	(1,725.83)	(6,023.97)	(245.10)
Underwriting Ratio =(f)*100/(A)	**(118%)**	**(80%)**	**162%**	**(80%)**	**(30%)**	**27%**	**(67%)**	**17%**	**(57%)**	**0%**	**0%**	**(33%)**	**0%**	**(24%)**	**(14%)**	**0%**	**0%**	**(13%)**	**(21%)**	**(7%)**	**(8705%)**	**(22%)**	**0%**	**(15%)**	**(14%)**	**(6%)**

(₹ lakhs)

Particulars	OTHER MISCELLANEOUS							Miscellaneous Total				Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation / Employer's Liability	Crop Insurance	Credit Insurance	Others (a)	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium	6,242.98	-	1,859.09	28.44	1,778.46	(150.34)	-	12,859.97	1,13,734.36	53,715.80	6,976.16	2,08,166.45
Gross Written Premium	6,662.36	-	1,946.39	28.81	1,778.46	(150.34)	-	12,859.97	1,14,241.42	56,113.76	6,976.16	2,14,672.88
Net Written Premium	1,207.16	-	1,100.81	149.67	1,691.45	(15.26)	-	7,349.23	97,833.60	38,311.53	6,294.16	1,54,462.38
Net Earned Premium (A)	1,297.93	0.00	1,342.00	155.40	1,651.82	492.73	-	9,676.60	1,08,504.96	43,017.51	4,314.69	1,71,321.21
Claims												
Claims (Gross)	1,606.74	-	175.48	-	920.93	9,825.08		6,812.37	81,722.05	61,721.03	3,937.15	1,65,779.01
Claims incurred (Net) (B)	1,665.78	0.00	1,028.56	(38.08)	2,035.77	1,769.13		8,122.87	95,107.22	36,976.00	3,582.76	1,61,323.86
Commission												
Commission-Gross	1,064.27	-	359.88	3.64	390.15	1.66		2,100.99	27,393.73	7,912.60	-	40,732.55
Commission-Net (C)	304.10	-	257.57	3.40	379.45	23.47		1,306.80	25,319.73	5,659.00	-	33,140.62
Total Operating expenses (D)	776.33	-	158.73	10.77	229.22	(172.25)		1,571.85	14,236.54	6,406.47	977.03	25,600.07
Premium deficiency (E)	-	-	-	-	-	-						
Underwriting Result (F=A-B-C-D-E)	(1,448.27)	0.00	(102.87)	179.32	(992.62)	(1,127.62)	-	(1,324.91)	(26,158.54)	(6,023.97)	(245.10)	(48,743.33)
Underwriting Ratio =(f)*100/(A)	**(112%)**	**0%**	**(8%)**	**115%**	**(60%)**	**(229%)**	**0%**	**(14%)**	**(24%)**	**(14%)**	**(6%)**	**(28%)**