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		Miscellaneous													
									Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27
Claims Paid (Direct)	7,667.44	13,494.63	2,567.52	4,262.23	1.17	6.96	2,568.69	4,269.19	20,295.69	37,394.80	9,575.23	15,930.22	29,870.92	53,325.02	36,605.18	70,727.03	1,612.22	3,640.35	26.53	47.24	38,243.93	74,414.62
Add: Re-insurance accepted to direct claims	191.18	634.95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	300.00	-	-	-	300.00
Less: Re-insurance Ceded to claims paid	3,981.21	7,540.44	476.13	704.16	0.46	3.74	476.59	707.90	818.57	1,509.91	1,350.13	1,979.06	2,168.70	3,488.97	14,751.01	28,611.78	172.96	296.29	22.57	41.05	14,946.54	28,949.12
Net Claim Paid	**3,877.41**	**6,589.14**	**2,091.39**	**3,558.07**	**0.71**	**3.22**	**2,092.10**	**3,561.29**	**19,477.12**	**35,884.89**	**8,225.10**	**13,951.16**	**27,702.22**	**49,836.05**	**21,854.17**	**42,115.25**	**1,439.26**	**3,644.06**	**3.96**	**6.19**	**23,297.39**	**45,765.50**
Add : Claims outstanding at the end	39,259.46	39,259.46	9,989.30	9,989.30	19.43	19.43	10,008.73	10,008.73	17,910.76	17,910.76	2,77,395.45	2,77,395.45	2,95,306.21	2,95,306.21	51,711.60	51,711.60	7,370.05	7,370.05	219.17	219.17	59,300.82	59,300.82
Less : Claims outstanding at the beginning	33,760.10	27,207.50	9,112.52	6,536.41	14.31	16.82	9,126.83	6,553.23	13,966.74	9,821.54	2,72,311.90	2,63,860.84	2,86,278.64	2,73,682.39	44,612.02	48,929.60	6,647.22	6,379.65	177.03	134.91	51,436.27	55,444.16
Net Incurred Claims	**9,376.77**	**18,641.09**	**2,968.16**	**7,010.96**	**5.83**	**5.83**	**2,973.99**	**7,016.78**	**23,421.14**	**43,974.11**	**13,308.65**	**27,485.77**	**36,729.79**	**71,459.88**	**28,953.76**	**44,897.26**	**2,162.09**	**4,634.46**	**46.10**	**90.45**	**31,161.94**	**49,622.17**
Claims Paid (Direct)																						
-In India	7,667.44	13,494.63	2,311.99	3,780.77	1.17	6.96	2,313.16	3,787.73	20,295.69	37,394.80	9,575.23	15,930.22	29,870.92	53,325.02	36,605.18	70,727.03	1,612.22	3,640.35	26.53	47.24	38,243.93	74,414.62
-Outside India	-	-	255.53	481.46	-	-	255.53	481.46	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	3,483.22	3,483.22	2,175.64	2,175.64	1.63	1.63	2,177.27	2,177.27	2,273.83	2,273.83	1,20,395.43	1,20,395.43	1,22,669.26	1,22,669.26	30,557.39	30,557.39	4,505.93	4,505.93	160.57	160.57	35,223.89	35,223.89
Estimates of IBNR and IBNER at the beginning of the period (net)	2,025.43	1,731.37	1,852.61	1,451.61	3.44	16.05	1,856.05	1,467.67	2,219.19	1,422.60	1,18,469.32	1,17,248.15	1,20,688.51	1,18,670.76	31,999.62	31,606.67	4,416.84	4,245.32	87.55	64.87	36,504.01	35,916.86

(₹ lakhs)

Particulars	Miscellaneous														Grand Total	Grand Total
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous			
	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27	For Q2 2026-27	Upto Q2 2026-27
Claims Paid (Direct)	630.42	920.93	52.27	175.48	546.01	1,269.22	-	-	7,818.66	9,825.08	3,811.37	6,812.37	80,973.58	1,46,742.72	91,209.71	1,64,506.54
Add: Re-insurance accepted to direct claims	-	-	-	-	337.21	337.52	-	-	-	-	-	-	337.21	637.52	528.39	1,272.47
Less: Re-insurance Ceded to claims paid	25.87	39.32	2.10	7.03	678.81	1,263.12	-	-	5,542.86	6,860.41	709.28	1,179.28	24,074.16	41,787.25	28,531.96	50,035.59
Net Claim Paid	**604.54**	**881.60**	**50.17**	**168.45**	**204.42**	**343.63**	**-**	**-**	**2,275.80**	**2,964.67**	**3,102.09**	**5,633.09**	**57,236.63**	**1,05,592.99**	**63,206.13**	**1,15,743.41**
Add : Claims outstanding at the end	4,712.35	4,712.35	2,513.77	2,513.77	3,628.48	3,628.48	64.40	64.40	24,826.22	24,826.22	9,938.66	9,938.66	4,00,290.90	4,00,290.90	4,49,559.08	4,49,559.08
Less : Claims outstanding at the beginning	4,398.53	3,558.18	1,530.67	1,691.74	3,073.51	2,306.33	64.40	64.40	26,842.13	26,021.75	9,585.82	7,448.87	3,83,209.97	3,70,217.82	4,26,096.90	4,03,978.55
Net Incurred Claims	**918.36**	**2,035.77**	**1,033.27**	**990.48**	**759.39**	**1,665.78**	**(0.00)**	**0.00**	**259.89**	**1,769.13**	**3,454.92**	**8,122.87**	**74,317.56**	**1,35,666.07**	**86,668.31**	**1,61,323.95**
Claims Paid (Direct)																
-In India	630.42	920.93	52.27	175.48	210.36	933.57	-	-	7,818.66	9,825.08	3,811.37	6,812.37	80,637.93	1,46,407.07	90,618.53	1,63,689.43
-Outside India	-	-	-	-	335.65	335.65	-	-	-	-	-	-	335.65	335.65	591.18	817.11
Estimates of IBNR and IBNER at the end of the period (net)	1,308.38	1,308.38	857.14	857.14	680.00	680.00	35.00	35.00	13,684.04	13,684.04	2,991.89	2,991.89	1,77,449.61	1,77,449.61	1,83,110.10	1,83,110.10
Estimates of IBNR and IBNER at the beginning of the period (net)	1,239.66	1,191.32	746.49	860.60	591.95	482.12	35.00	35.00	15,428.17	25,710.39	2,757.21	2,507.46	1,77,991.00	1,85,374.52	1,81,872.48	1,88,573.55

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IRDA Registration No 132. dated 4th September, 2007

Claims Incurred [NET]

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Miscellaneous											
									Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 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

(₹ lakhs)

Particulars	Miscellaneous														Grand Total	Grand Total
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous			
	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 2025-26	For Q2 2025-26	Upto Q2 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