

FORM NL-1-B-RA

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



REVENUE ACCOUNT FOR THE YEAR ENDED 30TH SEPTEMBER 2025

(₹ lakhs)

| | Particulars | Schedule Ref. Form No. | Fire | | | | Marine | | | | Miscellaneous | | | | 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 | 2024-25 | 2024-25 | 2025-26 | 2025-26 | 2024-25 | 2024-25 | 2025-26 | 2025-26 | 2024-25 | 2024-25 | 2025-26 | 2025-26 | 2024-25 | 2024-25 |
| 1 | Premiums Earned (Net) | NL-4 | 4,698.57 | 9,444.81 | 5,637.82 | 9,371.53 | 2,334.31 | 4,524.47 | 2,130.18 | 4,232.69 | 87,548.91 | 1,65,715.64 | 93,501.76 | 1,80,517.69 | 94,581.77 | 1,79,684.92 | 1,01,269.76 | 1,94,121.91 |
| 2 | Profit/Loss on sale/redemption of Investments | | 30.65 | 245.59 | 142.80 | 250.70 | 7.32 | 41.50 | 31.27 | 48.53 | 466.73 | 1,107.27 | 1,057.80 | 1,607.82 | 504.69 | 1,394.36 | 1,231.87 | 1,907.05 |
| 3 | Interest, Dividend & Rent - Gross (Refer Note 1) | | 1,399.84 | 4,276.81 | 1,457.41 | 3,078.74 | 225.89 | 647.36 | 263.18 | 536.03 | 9,402.77 | 17,332.32 | 9,118.66 | 17,803.98 | 11,028.49 | 22,256.49 | 10,839.25 | 21,418.75 |
| 4 | Others | | | | | | | | | | | | | | | | | |
| | (a) Other Income | | | | | | | | | | | | | | | | | |
| | (i) Miscellaneous Income | | 1.42 | 3.96 | 0.18 | 0.75 | 0.81 | 1.83 | 0.14 | 0.40 | 34.33 | 62.48 | 11.43 | 23.16 | 36.56 | 68.27 | 11.76 | 24.32 |
| | (b) Contribution from Shareholders Fund | | | | | | | | | | | | | | | | | |
| | (i) Towards remuneration of MD/CEO/WTD/Other KMPs | | (44.19) | 122.75 | (32.57) | 159.01 | (5.80) | 20.74 | 0.15 | 30.78 | 55.92 | 553.43 | 43.23 | 1,019.77 | 5.92 | 696.92 | 10.80 | 1,209.56 |
| | TOTAL (A) | | 6,086.29 | 14,093.93 | 7,205.63 | 12,860.74 | 2,562.51 | 5,235.90 | 2,424.92 | 4,848.42 | 97,508.65 | 1,84,771.14 | 1,03,732.88 | 2,00,972.43 | 1,06,157.44 | 2,04,100.96 | 1,13,363.43 | 2,18,681.59 |
| 5 | Claims Incurred (Net) | NL-5 | 3,994.11 | 8,414.78 | 6,841.53 | 11,820.52 | 1,889.54 | 3,707.00 | 2,148.72 | 3,007.04 | 68,353.92 | 1,28,489.38 | 81,304.29 | 1,48,044.64 | 74,237.57 | 1,40,611.17 | 90,294.54 | 1,62,872.20 |
| 6 | Commission | NL-6 | 826.97 | 1,919.10 | 920.38 | (424.47) | 594.46 | 1,288.97 | 488.55 | 1,119.62 | 14,075.47 | 26,528.74 | 11,603.05 | 28,602.01 | 15,496.89 | 29,736.81 | 13,011.98 | 29,297.16 |
| 7 | Operating Expenses related to Insurance Business | NL-7 | 1,838.04 | 5,310.46 | 884.02 | 3,607.92 | 321.79 | 929.67 | 317.23 | 675.16 | 15,622.65 | 26,135.96 | 10,035.24 | 20,834.95 | 17,782.48 | 32,376.08 | 11,236.49 | 25,118.03 |
| 8 | Premium deficiency | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL (B) | | 6,659.12 | 15,644.34 | 8,645.94 | 15,003.97 | 2,805.79 | 5,925.64 | 2,954.50 | 4,801.82 | 98,052.04 | 1,81,154.08 | 1,02,942.58 | 1,97,481.60 | 1,07,516.95 | 2,02,724.06 | 1,14,543.02 | 2,17,287.40 |
| 9 | Operating Profit/(Loss) C= (A - B) | | (572.83) | (1,550.41) | (1,440.31) | (2,143.24) | (243.27) | (689.74) | (529.58) | 46.60 | (543.39) | 3,617.07 | 790.31 | 3,490.83 | (1,359.51) | 1,376.90 | (1,179.58) | 1,394.19 |
| 10 | APPROPRIATIONS | | | | | | | | | | | | | | | | | |
| | Transfer to Shareholders' Funds | | (572.83) | (1,550.41) | (1,440.31) | (2,143.24) | (243.27) | (689.74) | (529.58) | 46.60 | (543.39) | 3,617.07 | 790.31 | 3,490.83 | (1,359.51) | 1,376.90 | (1,179.58) | 1,394.19 |
| | Transfer to Catastrophe Reserve | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL (C) | | (572.83) | (1,550.41) | (1,440.31) | (2,143.24) | (243.27) | (689.74) | (529.58) | 46.60 | (543.39) | 3,617.07 | 790.31 | 3,490.83 | (1,359.51) | 1,376.90 | (1,179.58) | 1,394.19 |

Note - 1

| Pertaining to Policyholder's funds | Fire | | | | Marine | | | | Miscellaneous | | | | 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 | 2024-25 | 2024-25 | 2025-26 | 2025-26 | 2024-25 | 2024-25 | 2025-26 | 2025-26 | 2024-25 | 2024-25 | 2025-26 | 2025-26 | 2024-25 | 2024-25 |
| Interest, Dividend & Rent | 1,204.13 | 3,911.64 | 953.47 | 2,541.74 | 230.47 | 660.99 | 256.06 | 523.62 | 9,567.26 | 17,635.80 | 8,809.07 | 17,325.87 | 11,001.85 | 22,208.44 | 10,018.60 | 20,391.23 |
| Add/Less:- | | - | - | - | | - | - | - | | - | - | - | - | - | - | - |
| Investment Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | (23.75) | (80.67) | 31.04 | 64.10 | (4.58) | (13.63) | 7.12 | 12.41 | (194.07) | (363.70) | 242.60 | 411.12 | (222.40) | (458.00) | 280.77 | 487.63 |
| Amount written off in respect of depreciated investments | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for Bad and Doubtful Debts | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for diminution in the value of other than actively traded Equities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Investment income from Pool | 219.46 | 445.84 | 472.89 | 472.89 | - | - | - | - | 29.58 | 60.22 | 67.00 | 67.00 | 249.04 | 506.06 | 539.89 | 539.89 |
| Interest, Dividend & Rent – Gross* | 1,399.84 | 4,276.81 | 1,457.41 | 3,078.74 | 225.89 | 647.36 | 263.18 | 536.03 | 9,402.77 | 17,332.32 | 9,118.66 | 17,803.98 | 11,028.49 | 22,256.49 | 10,839.25 | 21,418.75 |

Generali Central Insurance Company Limited
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IRDA Registration No 132. dated 4th September, 2007



PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2025

(₹ lakhs)

| | Particulars | Schedule Ref. Form | For Q2 | Upto Q2 | For Q2 | Upto Q2 |
|---|--|-----------------------|--------------------|--------------------|------------------|------------------|
| | | | 2025-26 | 2025-26 | 2024-25 | 2024-25 |
| 1 | OPERATING PROFIT/(LOSS) | NL-1 | | | | |
| | (a) Fire Insurance | | (572.83) | (1,550.41) | (1,440.31) | (2,143.24) |
| | (b) Marine Insurance | | (243.27) | (689.74) | (529.58) | 46.60 |
| | (c) Miscellaneous Insurance | | (543.39) | 3,617.07 | 790.31 | 3,490.83 |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent - Gross | | 3,972.84 | 7,747.08 | 3,520.90 | 6,772.79 |
| | (b) Profit on sale of investments | | 219.57 | 655.89 | 432.67 | 652.74 |
| | (c) (Loss on sale/ redemption of investments) | | (32.80) | (169.48) | (14.70) | (25.07) |
| | (d) Amortization of Premium / Discount on Investments | | (80.42) | (159.77) | 96.25 | 160.49 |
| 3 | OTHER INCOME | | | | | |
| | (a) Bad debts/balances written back | | - | - | 13.42 | 13.42 |
| | (b) Interest on Income Tax Refund | | - | - | - | 220.44 |
| | TOTAL (A) | | 2,719.68 | 9,450.63 | 2,868.96 | 9,189.00 |
| 4 | PROVISIONS (OTHER THAN TAXATION) | | | | | |
| | (a) For diminution in the value of investments | | 3.57 | 8.49 | 12.42 | 24.71 |
| | (b) For Doubtful Debts | | 539.72 | 1,088.77 | 2.52 | 2.52 |
| | (c) Others (to be specified) | | - | - | - | - |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | 1,149.72 | 1,461.21 | 134.31 | 394.92 |
| | (b) Bad Debts written off | | - | 29.21 | - | - |
| | (c) Interest on subordinated debt | | 1,411.65 | 2,661.29 | 1,195.89 | 2,378.27 |
| | (d) Expenses towards CSR activities | | 74.59 | 149.42 | 80.50 | 160.99 |
| | (e) Penalties | | - | - | - | - |
| | (f) Contribution to Policyholders' A/c | | | | | |
| | (i) Towards remuneration of MD/CEO/WTD/Other KMPs | | 5.92 | 696.92 | 10.80 | 1,209.56 |
| | (g) Others | | | | | |
| | (h) Investments written off | | - | - | - | - |
| | TOTAL (B) | | 3,185.17 | 6,095.32 | 1,436.44 | 4,170.96 |
| | Profit before Tax (A-B) | | (465.49) | 3,355.31 | 1,432.52 | 5,018.04 |
| | Provision for Taxation | | (139.77) | 1,055.64 | 417.03 | 1,367.98 |
| | Deferred Tax | | 18.01 | (177.96) | (25.98) | (85.21) |
| | Profit / (Loss) after tax | | (343.73) | 2,477.63 | 1,041.47 | 3,735.27 |
| | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the period | | - | - | - | - |
| | (b) Final dividend paid | | - | - | - | - |
| | (c) Transfer to any Reserves or Other Accounts (to be specified) | | | | | |
| | Balance of profit / loss brought forward | | 39,207.40 | 36,386.05 | 29,694.34 | 27,000.54 |
| | Issue of bonus shares through accumulated reserves | | (20,106.75) | (20,106.75) | - | - |
| | Balance carried forward to Balance Sheet | | 18,756.93 | 18,756.93 | 30,735.81 | 30,735.81 |

FORM NL-3-B-BS

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



BALANCE SHEET

(₹ lakhs)

| Particulars | Schedule Ref. Form | As at 30th September 2025 | As at 30th September 2024 |
|---|--------------------|---------------------------|---------------------------|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8 | 1,40,747.24 | 1,20,640.49 |
| SHARE APPLICATION MONEY PENDING ALLOTMENT | | - | - |
| STOCK OPTIONS OUTSTANDING | | - | - |
| RESERVES AND SURPLUS | NL-10 | 18,756.94 | 30,735.81 |
| FAIR VALUE CHANGE ACCOUNT | | | |
| -Shareholders' Funds | | (285.32) | (49.68) |
| -Policyholders' Funds | | (800.19) | (142.24) |
| | | | |
| BORROWINGS | NL-11 | 61,700.00 | 51,700.00 |
| TOTAL | | 2,20,118.67 | 2,02,884.39 |
| | | | |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS-Shareholders | NL-12 | 2,15,739.60 | 1,96,750.11 |
| INVESTMENTS-Policyholders | NL-12A | 6,05,048.60 | 5,63,303.52 |
| LOANS | NL-13 | - | - |
| FIXED ASSETS | NL-14 | 11,194.03 | 9,792.65 |
| | | | |
| DEFERRED TAX ASSET (Net) | | 1,519.86 | 2,239.28 |
| | | | |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15 | 6,078.48 | 5,061.40 |
| Advances and Other Assets | NL-16 | 1,09,680.24 | 79,726.41 |
| Sub-Total (A) | | 1,15,758.72 | 84,787.81 |
| | | | |
| CURRENT LIABILITIES | NL-17 | 5,52,157.26 | 4,32,753.43 |
| PROVISIONS | NL-18 | 1,76,984.88 | 2,21,235.55 |
| Sub-Total (B) | | 7,29,142.14 | 6,53,988.98 |
| NET CURRENT ASSETS (C) = (A - B) | | (6,13,383.41) | (5,69,201.17) |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19 | - | - |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | - | - |
| TOTAL | | 2,20,118.67 | 2,02,884.39 |

CONTINGENT LIABILITIES

| Particulars | As at 30th September 2025 | As at 30th September 2024 |
|--|---------------------------|---------------------------|
| | | |
| 1. Partly paid-up investments | 4,060.19 | 4,000.00 |
| 2. Claims, other than against policies, not acknowledged as debts by the company | - | - |
| 3. Underwriting commitments outstanding (in respect of shares and securities) | - | - |
| 4. Guarantees given by or on behalf of the Company | - | - |
| 5. Statutory demands/ liabilities indispute, not provided for | 1,17,478.54 | 17,142.81 |
| 6. Reinsurance obligations to the extent not provided for in accounts | - | - |
| 7. Others | - | - |
| TOTAL | 1,21,538.73 | 21,142.81 |

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



(₹ lakhs)

[illegible][illegible]

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



(₹ lakhs)

[illegible]

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 |
| | 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 |
| 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 |
| Add: Re-insurance accepted to direct claims | - | - | - | - | 212.37 | 212.49 | - | - | - | - | - | - | 212.37 | 212.49 |
| 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 |
| 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 | 59,875.63 |
| 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 | 3,65,983.09 |
| 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 | 3,51,621.14 |
| 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 |
| 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 |
| -Outside India | - | - | - | - | - | - | - | - | - | - | - | - | 66.46 | 102.14 |
| 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 | 1,67,518.75 |
| 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 |

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]

(₹ 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 |

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



(₹ lakhs)

| Particulars | Marine Insurance | | | | | | | | Miscellaneous | | | | | | | | | | | | Total Health | | | | | |
|---|------------------|----------|--------------|----------|-------------|----------|--------------|----------|---------------|-----------|----------|-----------|-------------|-----------|------------------|----------|-------------------|----------|------------------|----------|--------------|----------|--|--|--|--|
| | Fire | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Total Motor | | Health Insurance | | Personal Accident | | Travel Insurance | | Total Health | | | | | |
| | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to Q2 | For Q2 | Up to 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 | | | | |
| Commission & Remuneration | 2,126.99 | 6,275.73 | 605.79 | 1,427.74 | - | 0.56 | 605.79 | 1,428.30 | 6,767.06 | 12,706.66 | 7,772.83 | 14,111.36 | 14,539.89 | 26,818.02 | 2,757.77 | 6,104.64 | 602.92 | 1,140.91 | 59.57 | 142.42 | 3,420.26 | 7,387.96 | | | | |
| Rewards | 0.00 | 0.00 | (0.00) | 0.00 | - | - | (0.00) | 0.00 | (0.00) | (0.00) | (0.00) | (0.00) | (0.00) | 0.00 | - | - | - | - | - | - | - | - | | | | |
| Distribution fees | - | - | - | - | - | - | - | - | 95.78 | 196.46 | 0.01 | 0.05 | 95.79 | 196.51 | - | - | - | - | - | - | - | - | | | | |
| Gross Commission | 2,126.99 | 6,275.73 | 605.79 | 1,427.74 | - | 0.56 | 605.79 | 1,428.30 | 6,862.84 | 12,903.12 | 7,772.84 | 14,111.42 | 14,635.67 | 27,014.54 | 2,757.77 | 6,104.64 | 602.92 | 1,140.91 | 59.57 | 142.42 | 3,420.26 | 7,387.96 | | | | |
| Less: Commission on Re-insurance Accepted | 153.68 | 472.77 | 40.29 | 90.29 | - | 0.29 | 40.29 | 90.29 | 40.29 | 78.58 | 40.29 | 78.58 | 40.29 | 78.58 | 2.18 | 2.18 | - | - | - | - | 2.18 | 2.18 | | | | |
| Net Commission on re-insurance Ceded | 1,453.70 | 4,634.00 | 51.62 | 179.61 | - | 0.00 | 51.62 | 179.62 | 131.94 | 249.40 | 3,981.09 | 7,379.95 | 4,113.03 | 7,629.35 | 805.67 | 2,022.86 | 36.40 | 71.91 | 71.11 | 161.68 | 913.18 | 2,256.45 | | | | |
| Less: Commission | 826.97 | 1,919.10 | 594.76 | 1,288.42 | (0.00) | 0.56 | 594.46 | 1,288.97 | 6,730.89 | 12,653.72 | 6,731.95 | 13,522.64 | 19,385.19 | 1,952.10 | 4,081.78 | 568.70 | 1,071.18 | (11.54) | (19.06) | 2,509.26 | 5,133.60 | | | | | |

[illegible]

| Particulars | Miscellaneous | | | | | | | | | | | | | | (₹ lakhs) | | |
|---|----------------------|---------|-----------|---------|-------------|---------|------------|---------|----------------|----------|----------|----------|---------------------|-----------|-------------|-----------|-----------|
| | Workmen Compensation | | Liability | | Engineering | | Activation | | Crop Insurance | | Others | | Total Miscellaneous | | 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 | For 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 |
| Commission & Remuneration | 229.63 | 488.86 | 169.34 | 369.61 | 522.35 | 992.42 | - | - | - | 1.86 | 3.28 | 1,014.58 | 2,088.83 | 19,997.92 | 38,148.99 | 22,630.71 | 45,853.02 |
| Rewards | - | - | 0.00 | 0.00 | 0.00 | 0.00 | - | - | - | - | - | 0.00 | 0.00 | (0.00) | - | 0.00 | 0.00 |
| Distribution fees | - | - | - | - | - | - | - | - | - | - | - | - | - | 95.79 | 196.51 | 95.79 | 196.51 |
| Gross Commission | 229.63 | 488.86 | 169.34 | 369.61 | 522.35 | 992.42 | - | - | - | 1.86 | 3.28 | 1,014.58 | 2,088.83 | 19,993.71 | 38,345.50 | 22,726.49 | 46,049.53 |
| Net Commission on Re-insurance Accepted | - | - | 13.36 | 15.79 | 6.65 | 6.37 | - | - | - | 452.86 | 452.86 | - | 474.05 | 474.05 | 497.20 | 666.92 | 814.86 |
| Add: Commission on reinsurance Ceded | 57.93 | 12.25 | 34.54 | 132.38 | 36.06 | 651.30 | 1,314.64 | 266.13 | 450.07 | 6,392.28 | 1,014.64 | 266.13 | 17,577.57 | 17,577.57 | 17,577.57 | 17,577.57 | 17,577.57 |
| Total Commission | 229.63 | 476.61 | 148.14 | 273.02 | 167.94 | 346.99 | 0.00 | 0.00 | 0.00 | (244.89) | (725.51) | 748.45 | 1,638.76 | 14,075.47 | 26,528.74 | 40,906.96 | 29,754.81 |

[illegible]

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



(₹ lakhs)

| Particulars | Miscellaneous | | | | | | | | | | | | | | | | | | | | | | (Values) | | | | | | | | | | | | | |
|--|---------------|----------|--------------|----------|-------------|---------|--------------|----------|----------|-----------|----------|-----------|-----------|-----------|----------|----------|-------------|----------|------------------|---------|-------------------|----------|------------------|---------|--------------|---------|------------------|--|--|--|-------------------|--|------------------|--|--------------|--|
| | | | | | | | | | | | Motor OD | | | | | | | | | | | | Motor TP | | Total Motor | | Health Insurance | | | | Personal Accident | | Travel Insurance | | Total Health | |
| | Fire | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Motor OD | | Motor TP | | Total Motor | | Health Insurance | | Personal Accident | | Travel Insurance | | Total Health | | | | | | | | | | | |
| | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn Q2 | For Q2 | Upn 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 | 2024-25 | 2024-25 | 2024-25 | 2024-25 | | | | | | | | | | |
| Commission & Remuneration | 1,929.08 | 4,709.52 | 558.92 | 1,309.16 | - | 0.02 | 558.92 | 1,309.18 | 5,797.55 | 10,914.35 | 8,298.72 | 16,121.78 | 14,096.28 | 27,036.12 | 3,383.33 | 7,025.67 | 521.43 | 1,044.73 | 79.99 | 193.74 | 3,984.76 | 8,264.13 | | | | | | | | | | | | | | |
| Rewards | - | - | - | - | - | - | - | - | - | 243.15 | - | 3.23 | - | 246.38 | - | - | - | - | - | - | - | - | | | | | | | | | | | | | | |
| Distribution fees | - | - | - | - | - | - | - | - | - | (0.00) | (0.00) | 0.00 | (0.00) | (0.00) | - | - | - | - | - | - | - | - | | | | | | | | | | | | | | |
| Gross Commission | 1,929.08 | 4,709.52 | 558.92 | 1,309.16 | - | 0.02 | 558.92 | 1,309.18 | 5,797.55 | 11,157.50 | 8,298.72 | 16,125.01 | 14,096.28 | 27,282.51 | 3,383.33 | 7,025.67 | 521.43 | 1,044.73 | 79.99 | 193.74 | 3,984.76 | 8,264.13 | | | | | | | | | | | | | | |
| Add: Commission on Re-insurance Accepted | 160.64 | 324.80 | 1.05 | 2.86 | - | - | 1.05 | 2.86 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | | | | | | | | | | |
| Less: Commission on reinsurance Ceded | 1,169.33 | 5,458.79 | 71.48 | 196.34 | (0.05) | 1.07 | 71.42 | 197.41 | 104.62 | 432.77 | 548.62 | 953.88 | 653.24 | 1,386.65 | 992.70 | 1,976.74 | 63.41 | 173.51 | (98.09) | 220.19 | 1,154.21 | 2,370.43 | | | | | | | | | | | | | | |
| Net Commission | 928.38 | (424.47) | (185.38) | 1,126.67 | 0.05 | (1.05) | (185.38) | 1,119.62 | 5,692.93 | 10,724.73 | 7,750.10 | 15,171.13 | 13,443.04 | 25,895.86 | 2,396.03 | 5,048.93 | 434.02 | 871.22 | (18.01) | (26.45) | 2,830.55 | 5,893.70 | | | | | | | | | | | | | | |

[illegible]

| 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 | 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 |
| Commission & Remuneration | 220.03 | 466.09 | 227.01 | 313.15 | 499.95 | 994.73 | - | - | 5.43 | 5.98 | 2,613.52 | 5,101.46 | 21,646.99 | 42,182.27 | 24,134.99 | 48,200.96 | 48,200.96 | 48,200.96 |
| Rewards | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 246.38 | - | 246.38 |
| Distribution fees | - | 0.00 | - | (0.00) | - | 0.00 | - | (0.00) | - | (0.00) | - | 0.00 | - | 0.00 | - | - | - | - |
| Gross Commission | 220.03 | 466.09 | 227.01 | 313.15 | 499.95 | 994.73 | - | - | 5.43 | 5.98 | 2,613.52 | 5,101.46 | 21,646.99 | 42,182.27 | 24,134.99 | 48,200.96 | 48,200.96 | 48,200.96 |
| Add: Commission on Reinsurance Accepted | - | - | 31.24 | 31.00 | 18.38 | 33.36 | - | - | - | - | - | 49.62 | 66.60 | 211.31 | - | 99.25 | - | 99.25 |
| Less: Commission on reinsurance Ceded | 5.47 | 15.64 | 28.16 | 79.15 | 1,033.17 | 1,742.04 | (0.23) | 4.24 | 7,317.34 | 7,922.50 | (97.79) | 372.59 | 11,093.56 | 13,893.24 | 11,334.31 | 15,940.43 | 15,940.43 | 15,940.43 |
| Net Commission | 214.56 | 451.05 | 230.69 | 265.04 | (514.84) | (713.75) | 0.23 | (4.24) | (7,311.94) | (7,916.52) | 2,711.32 | 4,728.87 | 10,603.05 | 28,602.01 | 13,001.98 | 29,297.16 | 29,297.16 | 29,297.16 |

[illegible]

FORM NL-7-OPERATING EXPENSES SCHEDULE

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



Operating Expenses related to Insurance Business

| 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 |
| 1 Employees' Remuneration & Welfare Benefits | 978.13 | 2,956.99 | 175.18 | 479.96 | 0.01 | 0.01 | 175.19 | 479.97 | 908.37 | 1,641.36 | 2,631.34 | 5,078.55 | 3,529.71 | 6,720.44 | 964.53 | 3,579.06 | 182.93 | 440.90 | 11.06 | 25.82 | 1,158.51 | 4,065.78 | | |
| 2 Travel, Conveyance and Vehicle Running Expenses | 38.57 | 95.00 | 7.08 | 16.05 | 0.00 | 0.00 | 7.08 | 16.05 | 7.63 | 6.10 | 116.77 | 209.99 | 124.40 | 210.09 | 38.21 | 101.48 | 6.77 | 14.04 | 0.36 | 0.73 | 45.35 | 118.25 | | |
| 3 Training Expenses | 122.29 | 226.25 | 30.06 | 55.68 | 0.00 | 0.00 | 30.06 | 55.68 | 264.23 | 334.42 | 149.17 | 255.18 | 413.40 | 589.60 | 207.09 | 498.56 | 67.00 | 101.72 | 2.97 | 5.02 | 277.07 | 605.30 | | |
| 4 Rents, Rates, and Taxes | 52.73 | 193.07 | 10.31 | 32.63 | 0.00 | 0.00 | 10.31 | 32.63 | 85.49 | 173.21 | 95.83 | 197.03 | 181.32 | 370.24 | 24.51 | 164.37 | 10.10 | 27.96 | 0.57 | 1.49 | 35.19 | 193.82 | | |
| 5 Repairs | 248.36 | 631.37 | 45.78 | 156.69 | 0.00 | 0.00 | 45.79 | 156.69 | 869.78 | 1,202.90 | 24.02 | 342.48 | 893.80 | 1,545.39 | 230.04 | 638.68 | 43.73 | 92.01 | 2.37 | 4.87 | 276.14 | 735.57 | | |
| 6 Printing & Stationery | 27.05 | 45.72 | 4.07 | 6.33 | 0.00 | 0.00 | 4.07 | 6.33 | 45.30 | 55.09 | 10.54 | 20.82 | 55.84 | 75.91 | 24.02 | 43.02 | 3.81 | 5.64 | 0.20 | 0.29 | 28.03 | 48.96 | | |
| 7 Communication expenses | 25.04 | 56.83 | 4.55 | 9.60 | 0.00 | 0.00 | 4.55 | 9.60 | 30.40 | 49.36 | 37.23 | 62.48 | 67.63 | 111.84 | 26.44 | 63.05 | 4.33 | 8.42 | 0.23 | 0.44 | 31.00 | 71.91 | | |
| 8 Legal & Professional Charges | 58.60 | 247.32 | 11.52 | 41.08 | 0.00 | 0.00 | 11.52 | 41.08 | 143.53 | 194.08 | 149.52 | 427.76 | 297.05 | 621.84 | 120.19 | 372.54 | 17.13 | 31.94 | 0.68 | 1.91 | 138.00 | 406.39 | | |
| 9 Auditors' Fees, Expenses etc. | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) as auditor | 1.59 | 4.91 | 0.30 | 0.83 | 0.00 | 0.00 | 0.30 | 0.83 | 2.33 | 4.40 | 2.62 | 5.01 | 4.95 | 9.41 | 3.73 | 7.54 | 0.30 | 0.73 | 0.02 | 0.04 | 4.05 | 8.31 | | |
| (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | | | | | | | | | | | |
| (i) Taxation matters | 0.14 | 0.43 | 0.03 | 0.07 | 0.00 | 0.00 | 0.03 | 0.07 | 0.20 | 0.39 | 0.23 | 0.44 | 0.43 | 0.83 | 0.32 | 0.66 | 0.03 | 0.06 | 0.00 | 0.00 | 0.35 | 0.73 | | |
| (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and Publicity | 84.05 | 260.02 | (3.25) | 34.14 | 0.59 | 0.60 | (2.65) | 34.74 | (55.41) | (7.94) | 109.53 | 192.42 | 54.13 | 184.48 | 234.10 | 621.01 | 16.70 | 49.85 | 0.43 | 1.73 | 251.23 | 672.59 | | |
| 11 Interest & Bank Charges | 57.91 | 143.01 | 10.63 | 24.17 | 0.00 | 0.00 | 10.63 | 24.17 | 75.11 | 128.30 | 84.58 | 145.94 | 159.69 | 274.24 | 121.18 | 218.98 | 10.25 | 21.20 | 0.55 | 1.10 | 131.97 | 241.28 | | |
| 12 Depreciation | 94.90 | 259.57 | 17.68 | 43.86 | 0.00 | 0.00 | 17.68 | 43.86 | 129.94 | 232.86 | 146.14 | 264.88 | 276.08 | 497.74 | 208.06 | 397.31 | 17.28 | 38.48 | 0.93 | 2.00 | 226.27 | 437.79 | | |
| 13 Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Information Technology Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 Goods and Services Tax (GST) | (3.18) | 51.31 | 0.01 | 8.67 | 0.00 | 0.00 | 0.01 | 8.67 | 11.97 | 46.03 | 13.07 | 52.36 | 25.04 | 98.39 | 15.92 | 78.54 | 0.59 | 7.61 | 0.04 | 0.40 | 16.55 | 86.54 | | |
| 17 Others | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) Business Support | 20.47 | 38.61 | 1.22 | 1.90 | (0.00) | (0.00) | 1.22 | 1.90 | 8.64 | 11.28 | 25.50 | 165.81 | 34.15 | 177.10 | 59.15 | 65.53 | 5.77 | 14.18 | 0.27 | 0.92 | 65.19 | 80.63 | | |
| (b) Entertainment | 3.02 | 7.91 | 0.56 | 1.34 | 0.00 | 0.00 | 0.56 | 1.34 | 4.04 | 7.10 | 4.60 | 8.21 | 8.64 | 15.31 | 6.51 | 12.21 | 0.54 | 1.17 | 0.03 | 0.06 | 7.09 | 13.44 | | |
| (c) Gain/(Loss) on Foreign Exchange | (1.15) | (1.82) | (0.20) | (0.31) | (0.00) | (0.00) | (0.20) | (0.31) | (1.21) | (1.63) | (1.37) | (1.86) | (2.50) | (3.49) | (1.92) | (2.49) | 0.18 | (0.18) | (0.01) | (0.01) | (2.11) | (2.97) | | |
| (d) Subscription/Membership | (2.89) | 39.50 | (0.00) | 6.68 | 0.00 | 0.00 | (0.00) | 6.68 | 8.95 | 35.44 | 10.35 | 40.91 | 19.38 | 78.35 | 11.99 | 60.96 | 0.40 | 5.86 | 0.03 | 0.30 | 12.42 | 67.12 | | |
| (e) Insurance | 13.16 | 19.26 | 2.28 | 3.25 | 0.00 | 0.00 | 2.28 | 3.25 | 13.47 | 17.28 | 15.26 | 19.66 | 28.72 | 36.94 | 22.47 | 29.48 | 2.07 | 2.86 | 0.11 | 0.15 | 24.65 | 32.49 | | |
| (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (g) Miscellaneous | 19.24 | 35.19 | 3.43 | 6.44 | 0.00 | 0.00 | 3.43 | 6.44 | 22.37 | 34.16 | 25.29 | 38.95 | 47.66 | 73.10 | 1,570.22 | (0.00) | 3.23 | 5.68 | 0.17 | 0.30 | 1,573.63 | 5.98 | | |
| TOTAL | 1,838.04 | 5,310.46 | 321.18 | 929.06 | 0.61 | 0.61 | 321.79 | 929.67 | 2,575.13 | 4,158.72 | 3,640.22 | 7,527.03 | 6,215.35 | 11,685.75 | 3,886.78 | 6,952.28 | 392.79 | 870.04 | 21.80 | 47.57 | 4,300.57 | 7,869.88 | | |
| In India | 1,838.04 | 5,310.46 | 321.18 | 929.06 | 0.61 | 0.61 | 321.79 | 929.67 | 2,575.13 | 4,158.72 | 3,640.22 | 7,527.03 | 6,215.35 | 11,685.75 | 3,886.78 | 6,952.28 | 392.79 | 870.04 | 21.00 | 47.57 | 4,300.57 | 7,869.88 | | |
| Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Particulars | | Miscellaneous | | | | | | | | | | | | | | (₹ lakhs) | |
|--|--------|----------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|---------------------|--------------------|-------------|-------------|
| | | Workmen Compensation | | Liability | | Engineering | | Aviation | | Crop Insurance | | Others | | Total Miscellaneous | | Grand Total | Grand Total |
| | | 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 | | |
| 1 Employees' Remuneration & Welfare Benefits | 63.92 | 136.71 | 61.35 | 152.62 | 177.70 | 349.53 | 0.00 | 0.00 | 1,459.62 | 1,666.46 | 651.93 | 1,109.98 | 7,102.74 | 14,181.55 | 8,256.06 | 17,618.51 | |
| 2 Travel, Conveyance and Vehicle Running Expenses | 2.22 | 4.25 | 2.31 | 4.61 | 6.34 | 11.23 | 0.00 | 0.00 | 56.79 | 64.84 | 18.12 | 29.95 | 255.53 | 443.22 | 301.18 | 554.27 | |
| 3 Training Expenses | 10.55 | 18.38 | 6.58 | 10.66 | 21.64 | 34.41 | 0.00 | 0.00 | 99.26 | 99.26 | 63.69 | 84.31 | 852.19 | 1,401.92 | 1,004.54 | 1,683.85 | |
| 4 Rents, Rates, and Taxes | 3.58 | 8.64 | 3.49 | 9.00 | 10.67 | 22.83 | 0.00 | 0.00 | 81.40 | 81.40 | 26.41 | 52.72 | 342.07 | 738.65 | 405.11 | 964.35 | |
| 5 Repairs | 14.46 | 28.25 | 14.41 | 29.45 | 41.47 | 74.66 | 0.00 | 0.00 | 266.23 | 266.46 | 109.10 | 173.27 | 1,615.60 | 2,853.04 | 1,909.74 | 3,641.10 | |
| 6 Printing & Stationery | 1.16 | 1.68 | 1.19 | 1.75 | 3.20 | 4.65 | 0.00 | 0.00 | 15.80 | 15.88 | 12.22 | 20.30 | 117.44 | 169.12 | 148.56 | 221.18 | |
| 7 Communication | 1.40 | 2.54 | 1.41 | 2.67 | 3.97 | 6.72 | 0.00 | 0.00 | 24.20 | 24.47 | 9.77 | 15.92 | 139.38 | 236.07 | 168.97 | 302.50 | |
| 8 Legal & Professional Charges | 4.36 | 11.05 | 4.13 | 11.54 | 12.90 | 29.25 | 0.00 | 0.00 | 136.23 | 184.68 | 32.11 | 72.49 | 620.78 | 1,337.23 | 690.90 | 1,625.63 | |
| 9 Auditors' Fees, Expenses etc. | | | | | | | | | | | | | | | | | |
| (a) as auditor | 0.10 | 0.22 | 0.10 | 0.23 | 0.29 | 0.58 | 0.00 | 0.00 | 2.07 | 2.07 | 0.72 | 1.34 | 12.28 | 22.16 | 14.17 | 27.90 | |
| (b) as advisor or in any other capacity, in respect of | | | | | | | | | | | | | | | | | |
| (i) Taxation matters | 0.01 | 0.02 | 0.01 | 0.02 | 0.03 | 0.05 | 0.00 | 0.00 | 0.18 | 0.18 | 0.06 | 0.12 | 1.06 | 1.94 | 1.22 | 2.45 | |
| (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 10 Advertisement and Publicity | 6.24 | 36.24 | (7.68) | 2.69 | 41.93 | 91.93 | 0.00 | 0.00 | 154.49 | 168.43 | 502.94 | 710.22 | 1,003.29 | 1,866.57 | 1,084.09 | 2,161.33 | |
| 11 Interest & Bank Charges | 3.33 | 6.40 | 3.33 | 6.67 | 9.54 | 16.91 | 0.00 | 0.00 | 60.30 | 60.30 | 23.10 | 39.05 | 391.25 | 644.86 | 459.80 | 812.04 | |
| 12 Depreciation | 5.68 | 11.61 | 5.64 | 12.11 | 16.43 | 30.69 | 0.00 | 0.00 | 109.43 | 109.43 | 40.01 | 70.88 | 679.55 | 1,170.26 | 792.12 | 1,473.69 | |
| 13 Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 14 Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 15 Information Technology Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 16 Goods and Services Tax (GST) | 0.33 | 2.30 | 0.25 | 2.39 | 1.35 | 6.07 | 0.00 | 0.00 | 35.22 | 41.39 | 3.80 | 14.01 | 82.53 | 251.08 | 79.36 | 311.06 | |
| 17 Others | | | | | | | | | | | | | | | | | |
| (a) Business Support | 0.97 | 1.83 | (0.08) | (0.07) | 1.10 | 8.40 | (0.00) | (0.00) | 419.87 | 0.05 | 99.52 | 141.45 | 620.72 | 409.38 | 642.41 | 449.89 | |
| (b) Entertainment | 0.18 | 0.35 | 0.18 | 0.37 | 0.51 | 0.94 | 0.00 | 0.00 | 3.98 | 4.74 | 1.35 | 2.27 | 21.92 | 37.42 | 25.49 | 46.67 | |
| (c) Gain/(Loss) on Foreign Exchange | (0.06) | (0.08) | (0.06) | (0.08) | (0.16) | (0.21) | (0.00) | (0.00) | (0.77) | (0.77) | (0.37) | (0.50) | (8.10) | (8.10) | (7.45) | (10.23) | |
| (d) Subscription/Membership | 0.24 | 1.77 | 0.18 | 1.84 | 1.08 | 4.67 | 0.00 | 0.00 | 16.85 | 16.65 | 2.84 | 10.79 | 52.63 | 80.19 | 49.48 | 225.37 | |
| (e) Insurance | 0.64 | 0.86 | 0.66 | 0.90 | 1.75 | 2.28 | 0.00 | 0.00 | 8.12 | 8.12 | 4.12 | 5.36 | 68.66 | 86.84 | 84.11 | 109.36 | |
| (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (g) Miscellaneous | 1.02 | 1.70 | 1.04 | 1.78 | 2.87 | 4.50 | 0.00 | 0.00 | 16.06 | 16.06 | 6.86 | 10.10 | 1,649.14 | 113.53 | 1,671.81 | 155.15 | |
| TOTAL | 120.35 | 274.74 | 98.44 | 251.14 | 354.51 | 700.09 | 0.00 | 0.00 | 2,925.15 | 2,790.11 | 1,608.29 | 2,564.25 | 15,622.65 | 26,135.96 | 17,782.48 | 32,376.08 | |
| In India | 120.35 | 274.74 | 98.44 | 251.14 | 354.51 | 700.09 | 0.00 | 0.00 | 2,925.15 | 2,790.11 | 1,608.29 | 2,564.25 | 15,622.65 | 26,135.96 | 17,782.48 | 32,376.08 | |
| Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |

FORM NL-7-OPERATING EXPENSES SCHEDULE

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



Operating Expenses related to Insurance Business

| Particulars | Fire | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Total Motor | | 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 |
| | 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 |
| 1 Employees' Remuneration & Welfare Benefits | 604.72 | 1,932.65 | 161.07 | 370.09 | (0.00) | 0.01 | 161.07 | 370.10 | 1,005.46 | 2,082.71 | 1,271.38 | 2,697.70 | 2,276.84 | 4,760.41 | 2,443.78 | 5,680.37 | 186.25 | 327.89 | 9.85 | 24.80 | 2,509.92 | 6,033.65 |
| 2 Travel, Conveyance and Vehicle Running Expenses | 29.75 | 91.48 | 7.84 | 17.71 | (0.00) | 0.00 | 2.84 | 17.71 | 48.78 | 99.44 | 61.72 | 129.07 | 110.50 | 228.71 | 118.94 | 271.77 | 6.44 | 15.69 | 0.48 | 1.19 | 128.06 | 288.64 |
| 3 Training Expenses | 72.88 | 94.17 | 45.62 | 51.41 | - | 0.00 | 45.62 | 51.41 | 310.06 | 337.32 | 78.32 | 101.57 | 388.38 | 438.89 | 202.92 | 247.80 | 35.09 | 74.39 | 0.81 | 1.00 | 238.82 | 323.28 |
| 4 Rents, Rates, and Taxes | 39.11 | 77.28 | 8.86 | 14.96 | - | - | 8.86 | 14.96 | 52.73 | 84.18 | 67.39 | 109.03 | 120.12 | 193.21 | 135.09 | 229.59 | 7.66 | 13.25 | 0.57 | 1.00 | 143.32 | 243.84 |
| 5 Repairs | 166.59 | 316.40 | 37.29 | 61.24 | 0.00 | 0.00 | 37.29 | 61.24 | 221.20 | 344.64 | 282.96 | 446.41 | 504.16 | 791.06 | 569.09 | 939.98 | 32.30 | 54.26 | 2.39 | 4.10 | 603.78 | 998.35 |
| 6 Printing & Stationery | 6.93 | 23.38 | 1.89 | 4.53 | (0.00) | 0.00 | 1.89 | 4.53 | 11.91 | 25.47 | 15.04 | 32.99 | 26.95 | 58.46 | 28.73 | 69.47 | 1.60 | 4.01 | 0.12 | 0.30 | 30.44 | 73.78 |
| 7 Communication | 6.33 | 12.44 | 1.43 | 2.41 | 0.00 | 0.00 | 1.43 | 2.41 | 8.51 | 13.55 | 10.88 | 17.55 | 19.39 | 31.09 | 21.82 | 36.95 | 1.24 | 2.13 | 0.09 | 0.16 | 23.15 | 39.24 |
| 8 Legal & Professional Charges | 54.14 | 128.22 | 12.97 | 24.82 | 0.00 | 0.00 | 12.97 | 24.82 | 67.83 | 136.62 | 100.08 | 180.90 | 167.91 | 317.52 | 197.51 | 380.91 | 11.13 | 21.99 | 0.82 | 1.66 | 209.46 | 404.56 |
| 9 Auditors' Fees , Expenses etc. | | | | | | | | | | | | | | | | | | | | | | |
| (a) as auditor | 1.14 | 3.62 | 0.30 | 0.70 | - | 0.00 | 0.30 | 0.70 | 1.90 | 3.94 | 2.41 | 5.11 | 4.31 | 9.05 | 4.62 | 10.75 | 0.26 | 0.62 | 0.02 | 0.05 | 4.90 | 11.42 |
| (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | | | | | | | | | |
| (i) Taxation matters | 0.12 | 0.31 | 0.03 | 0.06 | - | - | 0.03 | 0.06 | 0.18 | 0.33 | 0.23 | 0.43 | 0.41 | 0.77 | 0.45 | 0.91 | 0.03 | 0.05 | 0.00 | 0.00 | 0.48 | 0.97 |
| (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and Publicity | (64.99) | 617.07 | 12.72 | 42.60 | 0.00 | 0.00 | 12.72 | 42.61 | 86.91 | 291.65 | 9.83 | 40.47 | 96.71 | 332.12 | 237.62 | 754.18 | 193.69 | 248.82 | 1.75 | 3.09 | 433.06 | 1,006.09 |
| 11 Interest & Bank Charges | 26.25 | 73.99 | 6.69 | 14.32 | 0.00 | 0.00 | 6.69 | 14.32 | 41.25 | 80.59 | 52.30 | 104.39 | 93.55 | 184.98 | 101.61 | 219.80 | 5.69 | 12.69 | 0.41 | 0.96 | 107.71 | 233.43 |
| 12 Depreciation | 52.98 | 124.41 | 12.66 | 24.08 | (0.00) | - | 12.66 | 24.08 | 76.66 | 135.52 | 97.60 | 175.53 | 174.26 | 311.05 | 194.38 | 371.22 | 10.87 | 21.34 | (0.82) | - | 204.43 | 392.56 |
| 13 Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Information Technology Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 Goods and Services Tax (GST) | 2.08 | 11.65 | 0.72 | 2.25 | (0.00) | - | 0.72 | 2.25 | 4.80 | 12.69 | 5.99 | 16.44 | 10.79 | 29.12 | 11.06 | 34.76 | 0.59 | 2.00 | (0.11) | - | 11.54 | 36.76 |
| 17 Others | | | | | | | | | | | | | | | | | | | | | | |
| (a) Business Support | (141.73) | 45.49 | 0.14 | 29.27 | (0.00) | 0.00 | 0.14 | 29.27 | 103.26 | 198.52 | 162.91 | 214.23 | 266.16 | 412.75 | 134.28 | 229.09 | 5.42 | 13.64 | 0.70 | 1.34 | 140.40 | 244.08 |
| (b) Entertainment | 3.40 | 9.99 | 0.88 | 1.93 | (0.00) | - | 0.88 | 1.93 | 5.45 | 10.89 | 6.91 | 14.10 | 12.36 | 24.99 | 13.80 | 29.82 | 0.75 | 1.71 | (0.00) | - | 14.17 | 31.33 |
| (c) Gain/(Loss) on Foreign Exchange | 0.30 | (0.00) | 0.05 | (0.01) | - | - | 0.05 | (0.01) | 0.24 | (0.00) | 0.31 | (0.05) | 0.55 | (0.09) | 0.72 | (0.11) | 0.04 | (0.01) | - | 0.77 | (0.10) | 0.77 |
| (d) Subscription/Membership | 6.64 | 23.78 | 1.86 | 4.39 | (0.00) | - | 1.86 | 4.39 | 11.76 | 23.81 | 14.83 | 33.43 | 26.59 | 59.25 | 28.49 | 70.71 | 1.36 | 4.06 | (0.19) | - | 29.86 | 74.73 |
| (e) Insurance | 2.23 | 5.59 | 0.54 | 1.08 | (0.00) | - | 0.54 | 1.08 | 3.32 | 6.08 | 4.22 | 7.88 | 7.54 | 13.96 | 8.36 | 16.66 | 0.47 | 0.96 | (0.04) | - | 8.79 | 17.62 |
| (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (g) Miscellaneous | 15.16 | 36.74 | 3.66 | 7.11 | (0.00) | - | 3.66 | 7.11 | 22.24 | 40.01 | 28.29 | 51.83 | 50.53 | 91.84 | 56.20 | 109.61 | 3.14 | 6.30 | (0.25) | - | 59.09 | 115.91 |
| TOTAL | 884.02 | 3,607.92 | 317.23 | 675.15 | (0.00) | 0.01 | 317.23 | 675.16 | 2,084.44 | 3,930.12 | 2,273.60 | 4,379.01 | 4,358.04 | 8,309.13 | 4,509.17 | 9,704.33 | 454.44 | 825.79 | 16.53 | 39.67 | 4,980.14 | 10,509.78 |
| In India | 884.02 | 3,607.92 | 317.23 | 675.15 | (0.00) | 0.01 | 317.23 | 675.16 | 2,084.44 | 3,930.12 | 2,273.60 | 4,379.01 | 4,358.04 | 8,309.13 | 4,509.17 | 9,704.33 | 454.44 | 825.79 | 16.53 | 39.67 | 4,980.14 | 10,509.78 |
| Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| | Miscellaneous | | | | | | | | | | | | | | (₹ lakhs) | |
|--|----------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|---------------------|--------------------|-------------------|--------------------|
| Particulars | Workmen Compensation | | Liability | | Engineering | | Aviation | | Crop Insurance | | Others | | Total Miscellaneous | | Grand Total | Grand Total |
| | For Q2 2024-25 | Upto Q2 2024-25 | For Q2 2024-25 | Upto Q2 2024-25 | For Q2 2024-25 | Upto Q2 2024-25 | For Q2 2024-25 | Upto Q2 2024-25 | For Q2 2024-25 | Upto Q2 2024-25 | For Q2 2024-25 | Upto Q2 2024-25 | For Q2 2024-25 | Upto Q2 2024-25 | For Q2 2024-25 | Upto Q2 2024-25 |
| 1 Employees' Remuneration & Welfare Benefits | 47.06 | 104.91 | 56.39 | 87.08 | 147.73 | 299.14 | - | - | 15.85 | 19.03 | 464.92 | 938.73 | 5,598.71 | 12,262.35 | 6,364.51 | 14,544.49 |
| 2 Travel, Conveyance and Vehicle Running Expenses | 2.29 | 5.02 | 2.72 | 4.17 | 7.16 | 14.31 | - | - | 0.76 | 0.91 | 22.54 | 44.91 | 277.03 | 586.67 | 309.61 | 695.85 |
| 3 Training Expenses | 24.07 | 25.38 | 4.53 | 4.98 | 26.06 | 29.29 | - | - | 0.18 | 0.22 | (10.59) | 2.26 | 671.45 | 824.29 | 789.95 | 969.87 |
| 4 Rents, Rates, and Taxes | 2.55 | 4.24 | 2.62 | 3.52 | 7.67 | 12.09 | - | - | 0.68 | 0.77 | 24.11 | 37.94 | 301.07 | 495.61 | 349.04 | 587.85 |
| 5 Repairs | 10.73 | 17.36 | 10.89 | 14.41 | 32.15 | 49.50 | - | - | 2.78 | 3.15 | 101.04 | 155.34 | 1,265.55 | 2,029.17 | 1,469.43 | 2,406.81 |
| 6 Printing & Stationery | 0.55 | 1.28 | 0.68 | 1.06 | 1.75 | 3.66 | - | - | 0.19 | 0.23 | 5.52 | 11.48 | 66.08 | 149.96 | 74.90 | 177.87 |
| 7 Communication | 0.41 | 0.68 | 0.42 | 0.57 | 1.24 | 1.95 | - | - | 0.11 | 0.12 | 3.89 | 6.11 | 48.61 | 79.76 | 56.37 | 94.60 |
| 8 Legal & Professional Charges | 3.76 | 7.04 | 4.10 | 5.84 | 11.48 | 20.06 | - | - | 102.78 | 179.96 | 36.10 | 62.95 | 535.59 | 997.92 | 602.70 | 1,150.96 |
| 9 Auditors' Fees , Expenses etc. | | | | | | | | | | | | | | | | |
| (a) as auditor | 0.09 | 0.20 | 0.11 | 0.16 | 0.28 | 0.57 | - | - | 0.03 | 0.04 | 0.88 | 1.78 | 10.59 | 23.20 | 12.04 | 27.52 |
| (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | | | |
| (i) Taxation matters | 0.01 | 0.02 | 0.01 | 0.01 | 0.03 | 0.05 | - | - | 0.00 | 0.00 | 0.08 | 0.15 | 1.02 | 1.97 | 1.17 | 2.33 |
| (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and Publicity | 1.08 | 28.07 | 1.33 | 1.59 | 53.43 | 84.30 | - | - | (113.32) | (113.21) | 22.98 | 37.72 | 495.29 | 1,376.69 | 443.02 | 2,036.36 |
| 11 Interest & Bank Charges | 1.95 | 4.06 | 2.25 | 3.37 | 6.05 | 11.58 | - | - | 0.62 | 0.74 | 19.02 | 36.32 | 231.15 | 474.49 | 264.08 | 562.80 |
| 12 Depreciation | 3.67 | 6.83 | 3.99 | 5.67 | 11.19 | 19.46 | - | - | 1.06 | 1.24 | 35.19 | 61.08 | 433.79 | 797.89 | 499.43 | 946.38 |
| 12 Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Information Technology Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Goods and Services Tax (GST) | 0.22 | 0.64 | 0.31 | 0.53 | 0.71 | 1.82 | - | - | 0.09 | 0.12 | 2.25 | 5.72 | 25.91 | 74.71 | 28.71 | 88.61 |
| 16 Others | | | | | | | | | | | | | | | | |
| (a) Business Support | 1.00 | 8.31 | (0.18) | 4.10 | 3.40 | 43.11 | - | - | (563.13) | (563.05) | (10.62) | 23.73 | (162.96) | 173.02 | (304.55) | 247.78 |
| (b) Entertainment | 0.26 | 0.55 | 0.30 | 0.46 | 0.80 | 1.56 | - | - | 0.08 | 0.10 | 2.52 | 4.91 | 30.49 | 64.10 | 34.77 | 76.02 |
| (c) Gain/(Loss) on Foreign Exchange | 0.01 | (0.00) | 0.01 | (0.00) | 0.03 | (0.01) | - | - | 0.00 | (0.00) | 0.10 | (0.02) | 1.47 | (0.23) | 1.82 | (0.27) |
| (d) Subscription/Membership | 0.55 | 1.30 | 0.68 | 1.08 | 1.73 | 3.71 | - | - | 0.19 | 0.24 | 5.45 | 11.63 | 65.06 | 151.98 | 73.56 | 180.26 |
| (e) Insurance | 0.16 | 0.31 | 0.18 | 0.25 | 0.49 | 0.87 | - | - | 0.05 | 0.06 | 1.53 | 2.74 | 18.72 | 35.82 | 21.50 | 42.48 |
| (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (g) Miscellaneous | 1.06 | 2.02 | 1.17 | 1.67 | 3.25 | 5.75 | - | - | 0.31 | 0.37 | 10.22 | 18.04 | 125.62 | 235.59 | 144.44 | 279.44 |
| TOTAL | 101.46 | 218.20 | 92.50 | 140.52 | 316.64 | 602.78 | - | - | (550.67) | (468.97) | 737.14 | 1,463.52 | 10,035.24 | 20,834.95 | 11,236.49 | 25,118.03 |
| In India | 101.46 | 218.20 | 92.50 | 140.52 | 316.64 | 602.78 | - | - | (550.67) | (468.97) | 737.14 | 1,463.52 | 10,035.24 | 20,834.95 | 11,236.49 | 25,118.03 |
| Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

FORM NL-8-SHARE CAPITAL SCHEDULE

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



Share Capital

(₹ lakhs)

| S.No. | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|-------|---|------------------------------|------------------------------|
| 1 | Authorized Capital 2,000,000,000 (Previous year 1,400,000,000) Equity Shares of Rs. 10 Each | 2,00,000.00 | 1,40,000.00 |
| 2 | Issued Capital 1,40,76,62,474 (Previous year 12,065,949,84) Equity Shares of Rs. 10 Each | 1,40,766.25 | 1,20,659.50 |
| 3 | Subscribed Capital 1,40,74,72,429 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each | 1,40,747.24 | 1,20,640.49 |
| 4 | Called Up Capital 1,40,74,72,429 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each | 1,40,747.24 | 1,20,640.49 |
| | Less : Calls Unpaid | - | - |
| | Add : Equity Shares Forfeited (Amount originally paid up) | - | - |
| | Less : Par value of Equity Shares bought back | - | - |
| | Less : Preliminary Expenses | - | - |
| | Expenses Including commission or brokerage on underwriting or subscription of shares | - | - |
| 5 | Paid-up Capital 1,40,74,72,429 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each | 1,40,747.24 | 1,20,640.49 |
| | Total | 1,40,747.24 | 1,20,640.49 |

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)
IRDA Registration No 132. dated 4th September, 2007
[As certified by the Management]



Share Capital Pattern of Shareholding

| Shareholder | As at 30th September 2025* | | As at 30th September 2024** | |
|--|----------------------------|---------------|-----------------------------|---------------|
| | Number of Shares | % of Holdings | Number of Shares | % of Holdings |
| Promoters | | | | |
| Indian | 35,06,30,142 | 24.91 | 59,70,98,544 | 49.49 |
| Future Enterprises Limited | - | | 61,09,261 | |
| Shendra Advisory Services Pvt Ltd. | - | | 59,09,89,283 | |
| Central Bank of India* | 35,06,30,142 | | - | |
| Foreign | 1,04,15,35,665 | 74.00 | 60,93,06,396 | 50.51 |
| Generali Participations Netherlands N.V. | 1,04,15,35,665 | | 60,93,06,396 | |
| Others | 1,53,06,622 | 1.09 | - | - |
| Future Corporate Resources Private Limited | 1,53,06,622 | | - | |
| | | | | |
| TOTAL | 1,40,74,72,429 | 100.00 | 1,20,64,04,940 | 100.00 |

*Note

As on September 30, 2025, Central Bank of India's shareholding includes 6 shares held by Future Enterprises Limited (erstwhile Promoter) jointly with 6 individuals. These 6 shares are in the process of being transferred to Central Bank of India (CBol).

**The ultimate share holding of Future Group is 26% and of Generali Group is 74%.

**DETAILS OF EQUITY HOLDING OF INSURERS****PART A:**

**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE GENERALI CENTRAL INSURANCE COMPANY LIMITED
(FORMERLY KNOWN AS FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED)
AS AT QUARTER ENDED SEPTEMBER 30, 2025**

| Sl. No. | Category | No. of Investors | No. of shares held | % of share-holdings | Paid up equity (Rs. In lakhs) | Shares pledged or otherwise encumbered | Shares under Lock in Period |
|--------------|---|------------------|-----------------------|---------------------|-------------------------------|--|---|
| (I) | (II) | | (III) | (IV) | (V) | Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100 | Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100 |
| A | Promoters & Promoters Group | | | | | | |
| A.1 | Indian Promoters | | | | | | |
| i) | Individuals/HUF (Names of major shareholders): (None) | 0 | 0 | 0 | 0 | 0 | 0 |
| ii) | Bodies Corporate: | | | | | | |
| iii) | Financial Institutions/ Banks (i) Central Bank of India* | 1 | 35,06,30,142 | 24.912 | 35,063.01 | 0 | 0 |
| iv) | Central Government/ State Government(s) / President of India | 0 | 0 | 0 | 0 | 0 | 0 |
| v) | Persons acting in concert (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 |
| vi) | Any other (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 |
| A.2 | Foreign Promoters | | | | | | |
| i) | Individuals (Name of major shareholders): (None) | 0 | 0 | 0 | 0 | 0 | 0 |
| ii) | Bodies Corporate: (i) Generali Participations Netherlands N.V. | 1 | 1,04,15,35,665 | 74.000 | 1,04,153.57 | 0 | 0 |
| iii) | Any other (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 |
| B. | Non Promoters | 0 | 0 | 0 | 0 | 0 | 0 |
| B.1 | Public Shareholders | - | - | - | - | - | - |
| 1.1) | Institutions | - | - | - | - | - | - |
| i) | Mutual Funds | - | - | - | - | - | - |
| ii) | Foreign Portfolio Investors | - | - | - | - | - | - |
| iii) | Financial Institutions/Banks | - | - | - | - | - | - |
| iv) | Insurance Companies | - | - | - | - | - | - |
| v) | FII belonging to Foreign promoter | - | - | - | - | - | - |
| vi) | FII belonging to Foreign Promoter of Indian Promoter | - | - | - | - | - | - |
| vii) | Provident Fund/Pension Fund | - | - | - | - | - | - |
| viii) | Alternative Investment Fund | - | - | - | - | - | - |
| ix) | NBFCs registered with RBI | - | - | - | - | - | - |
| x) | Any other (Please specify) | - | - | - | - | - | - |
| 1.2) | Central Government/ State Government(s)/ President of India | - | - | - | - | - | - |
| 1.3) | Non-Institutions | 1 | - | - | - | - | - |
| i) | Individual share capital upto Rs. 2 Lacs | - | - | - | - | - | - |
| ii) | Individual share capital in excess of Rs. 2 Lacs | - | - | - | - | - | - |
| iii) | Others: | - | - | - | - | - | - |
| - | Trusts | - | - | - | - | - | - |
| - | Non Resident Indian | - | - | - | - | - | - |
| - | Clearing Members | - | - | - | - | - | - |
| - | Non Resident Indian Non Repatriable | - | - | - | - | - | - |
| - | Bodies Corporate | - | - | - | - | - | - |
| (i) | Future Corporate Resources Private Limited | - | 1,53,06,622 | 1.088 | 1,530.66 | - | - |
| - | IEPF | - | - | - | - | - | - |
| v) | Any other (Please Specify) | - | - | - | - | - | - |
| B.2 | Non Public Shareholders | - | - | - | - | - | - |
| 2.1) | Custodian/DR Holder | - | - | - | - | - | - |
| 2.2) | Employee Benefit Trust | - | - | - | - | - | - |
| 2.3) | Any other (Please specify) | - | - | - | - | - | - |
| Total | | 3 | 1,40,74,72,429 | 100 | 140747.2429 | 0 | 0 |

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 3(1)(i) of the Insurance Regulatory and Development Authority (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

***Note**

Central Bank of India's shareholding includes 6 shares held by Future Enterprises Limited (erstwhile Promoter) jointly with 6 individuals. These 6 shares are in the process of being transferred to Central Bank of India (CBoI).

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE PROMOTER AS INDICATED AT (A) in PART A ABOVE

Name of the Promoter: CENTRAL BANK OF INDIA

Shareholding pattern as on September 30, 2025:

| Sl. No. | Category | No. of Investors | No. of shares held | % of shareholdings | Paid up equity (Rs. in lakhs) | Shares pledged or otherwise encumbered | | Shares under Lock in Period | |
|-------------|---|------------------|--------------------|--------------------|-------------------------------|--|---|-----------------------------|--|
| (I) | (II) | | (III) | (IV) | (V) | Number of shares (VI) | As a percentage of Total Shares held (VII) = (VI)/(III)*100 | Number of shares (VIII) | As a percentage of Total Shares Held (IX) = (VIII)/(III)*100 |
| A | Promoters & Promoters Group | | | | | | | | |
| A.1 | Indian Promoters | | | | | | | | |
| i) | Individuals/HUF (Names of major shareholders): | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ii) | Bodies Corporate: | | | | | 0 | 0 | 0 | 0 |
| | (i) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | (ii) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | (iii) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| iii) | Financial Institutions/Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| iv) | Central Government/State Government(s)/President of India | 1 | 8080391687 | 89.27% | 808039.17 | 0 | 0 | 0 | 0 |
| v) | Persons acting in Concert (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| vi) | Any other (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| A.2 | Foreign Promoters | | | | | | | | |
| i) | Individuals (Names of major shareholders): | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ii) | Bodies Corporate(s) \$: | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | (i) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | (ii) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | (iii) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| iii) | Any other (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| B | Non Promoters | | | | | 0 | 0 | 0 | 0 |
| B.1 | Public Shareholders | | | | | 0 | 0 | 0 | 0 |
| 1.1) | Institutions | | | | | 0 | 0 | 0 | 0 |
| i) | Mutual Funds | 15 | 23522275 | 0.2599 | 2352.23 | 0 | 0 | 0 | 0 |
| ii) | Foreign Portfolio Investors | 64 | 78915884 | 0.8719 | 7891.59 | 0 | 0 | 0 | 0 |
| iii) | Financial Institutions/Banks | 14 | 116686406 | 1.2892 | 11668.64 | 0 | 0 | 0 | 0 |
| iv) | Insurance Companies | 10 | 294641428 | 3.2552 | 29464.14 | 0 | 0 | 0 | 0 |
| v) | NBFCs registered with RBI | 3 | 434896 | 0.0048 | 43.49 | | | | |

| Sl. No. | Category | No. of Investors | No. of shares held | % of shareholdings | Paid up equity (Rs. in lakhs) | Shares pledged or otherwise encumbered | | Shares under Lock in Period | |
|---------|--|------------------|--------------------|--------------------|-------------------------------|--|---|-----------------------------|--|
| (I) | (II) | | (III) | (IV) | (V) | Number of shares (VI) | As a percentage of Total Shares held (VII) = (VI)/(III)*100 | Number of shares (VIII) | As a percentage of Total Shares Held (IX) = (VIII)/(III)*100 |
| vi) | FII belonging to Foreign Promoter# | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| vii) | FII belonging to Foreign Promoter of Indian Promoter# | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| viii) | Provident Fund/Pension Fund | 1 | 5710027 | 0.0631 | 571.00 | 0 | 0 | 0 | 0 |
| ix) | Alternative Investment Fund | 1 | 888 | 0.0000 | 0.088 | 0 | 0 | 0 | 0 |
| x) | Any other (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | 0 | 0 | 0 | 0 |
| 1.2) | Central Government/State Government(s)/President of India | 2 | 1700 | 0.000 | 0.17 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| 1.3) | Non-Institutions | | | | | | | | |
| i) | Individual share capital upto Rs. 2 Lacs | 708068 | 307788770 | 3.4005 | 30778.88 | 0 | 0 | 0 | 0 |
| ii) | Individual share capital in excess of Rs. 2 Lacs | 1844 | 105938111 | 1.1704 | 10593.81 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| iii) | Others: | | | | | | | | |
| | -Trusts | 18 | 167630 | 0.0019 | 16.76 | 0 | 0 | 0 | 0 |
| | -Non Resident Indian (NRI) | 3462 | 7988440 | 0.0883 | 798.84 | 0 | 0 | 0 | 0 |
| | -Clearing Members | 54 | 444194 | 0.0049 | 44.42 | 0 | 0 | 0 | 0 |
| | -Non Resident Indian Non Repatriable | | | | | 0 | 0 | 0 | 0 |
| | -Bodies Corporate | 847 | 14712870 | 0.1625 | 1471.29 | 0 | 0 | 0 | 0 |
| | -IEPF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| iv) | Any other (Please specify) | | | | | | | | |
| | Directors & their Relatives | 2 | 14887 | 0.0002 | 1.49 | 0 | 0 | 0 | 0 |
| | Key Managerial Personnel | 3 | 21598 | 0.0002 | 2.16 | 0 | 0 | 0 | 0 |
| | Independent Director | 1 | 250 | 0.000 | 0.02 | 0 | 0 | 0 | 0 |
| | Body Corp Ltd- Liability Partnership | 48 | 528521 | 0.0058 | 52.85 | 0 | 0 | 0 | 0 |
| | HUF | 6814 | 13490812 | 0.1490 | 1349.08 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| B.2 | Non Public Shareholders | | | | | | | | |
| 2.1) | Custodian/DR Holder | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Sl. No. | Category | No. of Investors | No. of shares held | % of shareholdings | Paid up equity (Rs. in lakhs) | Shares pledged or otherwise encumbered | | Shares under Lock in Period | |
|---------|----------------------------|------------------|--------------------|--------------------|-------------------------------|--|---|-----------------------------|--|
| (I) | (II) | | (III) | (IV) | (V) | Number of shares (VI) | As a percentage of Total Shares held (VII) = (VI)/(III)*100 | Number of shares (VIII) | As a percentage of Total Shares Held (IX) = (VIII)/(III)*100 |
| 2.2) | Employee Benefit Trust | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.3) | Any other (Please specify) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | | | | |
| | Total | 721272 | 9051401274 | 100 | 905140.13 | 0 | 0 | 0 | 0 |

Footnotes:

1. At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
2. Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, and Transfer of shares and Amalgamation of Insurers Regulations, 2024.
3. All holdings, above 1% of the paid up equity, have to be separately disclosed.
4. 'Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.
5. Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

\$ Please specify the names of the Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

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

**Reserves and Surplus***(₹ lakhs)*

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|---|---|--------------------------------------|--------------------------------------|
| 1 | Capital Reserves | - | - |
| 2 | Capital Redemption Reserves | - | - |
| 3 | Share Premium | - | - |
| 4 | General Reserves | - | - |
| | Less : Debit balance in Profit and Loss Account | - | - |
| | Less : Amount utilized for Buy - Back | - | - |
| | Less: Amount utilized for issue of Bonus shares | - | - |
| 5 | Catastrophe Reserves | - | - |
| 6 | Other Reserves | - | - |
| 7 | Balance of Profit in Profit & Loss Account | 18,756.94 | 30,735.81 |
| | TOTAL | 18,756.94 | 30,735.81 |

FORM NL-11-BORROWINGS SCHEDULE

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



Borrowings

(₹ lakhs)

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|---|------------------------|------------------------------|------------------------------|
| 1 | Debenture/Bonds | 61,700.00 | 51,700.00 |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others | - | - |
| | Total | 61,700.00 | 51,700.00 |

Note:

'Debentures/Bonds' above include unsecured non-convertible debentures of:

- a) 9,50,000 units of face value of INR 1000 each issued on 23rd of December 2022, for a tenure of 10 years with fixed coupon rate of 9.95 % p.a. subscribed by Generali Horizon B.V.(fellow subsidiary).
- b) 15,06,000 units of face value of INR 1000 each issued on 16th of February 2023, for a tenure of 10 years with fixed coupon rate of 9 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).
- c) 20,64,000 units of face value of INR 1000 each issued on 8th of May 2023, for a tenure of 10 years with fixed coupon rate of 9.04 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).
- d) 6,50,000 units of face value of INR 1000 each issued on 15th of March 2024, for a tenure of 10 years with fixed coupon rate of 8.99 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).
- e) 1,000,000 units of face value of INR 1000 each issued on 4th of June 2025, for a tenure of 10 years with fixed coupon rate of 8.50 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

FORM NL-12 & 12A-INVESTMENT SCHEDULE

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



Investments

| Particulars | NL -12 | | NL -12A | | (₹ lakhs) | |
|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | Shareholders | | Policyholders | | Total | |
| | As at 30th September 2025 | As at 30th September 2024 | As at 30th September 2025 | As at 30th September 2024 | As at 30th September 2025 | As at 30th September 2024 |
| LONG TERM INVESTMENTS | | | | | | |
| 1 Government Securities and Government guaranteed bonds including Treasury Bills | 1,04,035.20 | 97,292.24 | 2,91,770.03 | 2,78,551.62 | 3,95,805.23 | 3,75,843.86 |
| 2 Other Approved Securities | - | - | - | - | - | - |
| 3 Other Investments | | | | | | |
| (a) Shares | | | | | | |
| (aa) Equity | 4,893.61 | 2,974.06 | 13,724.29 | 8,514.85 | 18,617.91 | 11,488.91 |
| (bb) Preference | - | - | - | - | - | - |
| (b) Mutual Funds | - | - | - | - | - | - |
| (c) Derivative Instruments | - | - | - | - | - | - |
| (d) Debentures / Bonds | 44,221.86 | 36,311.25 | 1,24,021.63 | 1,03,960.59 | 1,68,243.49 | 1,40,271.84 |
| (e) Other Securities | - | - | - | - | - | - |
| (f) Subsidiaries | - | - | - | - | - | - |
| (g) Investment properties - Real Estate | - | - | - | - | - | - |
| 4 Investments in Infrastructure and Housing | 56,200.25 | 56,662.82 | 1,57,615.39 | 1,62,227.94 | 2,13,815.64 | 2,18,890.76 |
| 5 Other than Approved Investments | 1,296.18 | 315.20 | 3,635.16 | 902.43 | 4,931.34 | 1,217.64 |
| Less: Provision for diminution in the value of investments | - | - | - | - | - | - |
| TOTAL | 2,10,647.10 | 1,93,555.57 | 5,90,766.52 | 5,54,157.43 | 8,01,413.61 | 7,47,713.01 |
| SHORT TERM INVESTMENTS | | | | | | |
| 1 Government Securities and Government guaranteed bonds including Treasury Bills | 798.59 | 78.90 | 2,239.67 | 225.89 | 3,038.25 | 304.80 |
| 2 Other Approved Securities | - | - | - | - | - | - |
| 3 Other Investments | | | | | | |
| (a) Shares | | | | | | |
| (aa) Equity | - | - | - | - | - | - |
| (bb) Preference | - | - | - | - | - | - |
| (b) Mutual Funds | - | - | - | - | - | - |
| (c) Derivative Instruments | - | - | - | - | - | - |
| (d) Debentures / Bonds | 1,576.74 | 1,035.46 | 4,422.01 | 2,964.57 | 5,998.75 | 4,000.03 |
| (e) Other Securities | 2,059.51 | 1,172.31 | 5,775.96 | 3,356.36 | 7,835.47 | 4,528.66 |
| (f) Subsidiaries | - | - | - | - | - | - |
| (g) Investment properties - Real Estate | - | - | - | - | - | - |
| 4 Investments in Infrastructure & Social Sector | 657.67 | 907.87 | 1,844.45 | 2,599.26 | 2,502.11 | 3,507.13 |
| 5 Other than Approved Investments | - | 252.10 | - | 721.76 | - | 973.86 |
| Less: Provision for diminution in the value of investments | - | (252.10) | - | (721.76) | - | (973.86) |
| TOTAL | 5,092.50 | 3,194.54 | 14,282.08 | 9,146.08 | 19,374.58 | 12,340.62 |
| GRAND TOTAL | 2,15,739.60 | 1,96,750.11 | 6,05,048.60 | 5,63,303.52 | 8,20,788.20 | 7,60,053.63 |

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

| Particulars | Shareholders | | Policyholders | | Total | |
|---------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | As at | As at | As at | As at | As at | As at |
| | 30th September 2025 | 30th September 2024 | 30th September 2025 | 30th September 2024 | 30th September 2025 | 30th September 2024 |
| Long Term Investments-- | | | | | | |
| Book Value | 2,02,990.35 | 1,84,293.75 | 5,69,292.92 | 5,45,771.83 | 7,72,283.26 | 7,30,065.58 |
| Market Value | 2,04,769.76 | 1,85,109.10 | 5,74,283.35 | 5,48,186.45 | 7,79,053.11 | 7,33,295.55 |
| Short Term Investments-- | | | | | | |
| Book Value | 5,092.50 | 3,115.20 | 14,282.08 | 9,225.42 | 19,374.58 | 12,340.62 |
| Market Value | 5,109.72 | 3,184.00 | 14,330.37 | 9,429.17 | 19,440.09 | 12,613.17 |

FORM NL-13-LOANS SCHEDULE

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



Loans

(₹ lakhs)

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|----------|--|------------------------------|------------------------------|
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | - | - |
| | (a) On mortgage of property | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) On Shares, Bonds, Govt. Securities | - | - |
| | (c) Others (to be specified) | - | - |
| | Unsecured | - | - |
| | TOTAL | - | - |
| 2 | BORROWER-WISE CLASSIFICATION | | |
| | (a) Central and State Governments | - | - |
| | (b) Banks and Financial Institutions | - | - |
| | (c) Subsidiaries | - | - |
| | (d) Industrial Undertakings | - | - |
| | (e) Companies | - | - |
| | (f) Others (to be specified) | | |
| | TOTAL | - | - |
| 3 | PERFORMANCE-WISE CLASSIFICATION | | |
| | (a) Loans classified as standard | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) Non-performing loans less provisions | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | TOTAL | - | - |
| 4 | MATURITY-WISE CLASSIFICATION | | |
| | (a) Short Term | - | - |
| | (b) Long Term | - | - |
| | TOTAL | - | - |
| | | | |

| | Provisions against Non-performing Loans | | |
|--|---|-----------------------|---------------------|
| | Non-Performing Loans | Loan Amount (₹ lakhs) | Provision (₹ lakhs) |
| | Sub-standard | - | - |
| | Doubtful | - | - |
| | Loss | - | - |
| | Total | - | - |

FORM NL-14-FIXED ASSETS SCHEDULE

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



Fixed Assets

(₹ lakhs)

| Particulars | Cost / Gross Block | Additions | Deductions | As at 30th September 2025 | As at 1st April 2025 | Depreciation | | | Net Block | |
|------------------------------------|-------------------------|-----------------|---------------|------------------------------|-------------------------|-----------------|---------------------------|------------------------------|------------------------------|------------------------------|
| | As at 1st April 2025 | | | | | For the Period | On Sales / Adjustments | As at 30th September 2025 | As at 30th September 2025 | As at 30th September 2024 |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Intangibles - Computer Softwares | 15,937.33 | 2,894.71 | (0.00) | 18,832.03 | 8,161.60 | 1,120.80 | - | 9,282.40 | 9,549.63 | 6,970.47 |
| Land-Freehold | - | - | - | - | - | - | - | - | - | - |
| Leasehold Improvements | 2,035.84 | 83.70 | 99.32 | 2,020.22 | 1,762.90 | 82.49 | 98.20 | 1,747.19 | 273.03 | 281.93 |
| Buildings | - | - | - | - | - | - | - | - | - | - |
| Furniture & Fittings | 687.51 | 52.89 | 37.84 | 702.57 | 614.94 | 47.42 | 37.37 | 624.99 | 77.58 | 69.62 |
| Information & Technology Equipment | 4,667.13 | 143.12 | 9.34 | 4,800.90 | 4,149.54 | 171.88 | 9.11 | 4,312.31 | 488.59 | 594.02 |
| Vehicles | 76.96 | - | - | 76.96 | 41.31 | 7.74 | - | 49.05 | 27.91 | 43.38 |
| Office Equipment | 1,157.99 | 42.81 | 31.00 | 1,169.80 | 956.48 | 43.40 | 22.48 | 977.40 | 192.40 | 202.65 |
| Others | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 24,562.75 | 3,217.23 | 177.50 | 27,602.48 | 15,686.77 | 1,473.73 | 167.17 | 16,993.33 | 10,609.14 | 8,162.07 |
| Work in progress | 2,201.52 | | | | | | | | 584.88 | 1,630.58 |
| Grand Total | 26,764.27 | 3,217.23 | 177.50 | 27,602.48 | 15,686.77 | 1,473.73 | 167.17 | 16,993.33 | 11,194.03 | 9,792.65 |
| PREVIOUS PERIOD | 22,197.36 | 4,435.39 | 271.41 | 22,394.23 | 13,098.05 | 1,385.82 | 251.70 | 14,232.17 | 9,792.65 | |

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

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

**Cash and Bank Balances***(₹ lakhs)*

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|---|--|--------------------------------------|--------------------------------------|
| 1 | Cash (including cheques, drafts and stamps)* | 148.63 | 118.49 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (aa) Short - Term | 1,564.66 | 435.92 |
| | (due within 12 months) | | |
| | (bb) Others | - | - |
| | (b) Current Accounts | 4,365.19 | 4,506.98 |
| | (c) Others | - | - |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | - | - |
| | (b) With Other Institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | 6,078.48 | 5,061.40 |
| | Balances with non-scheduled banks included in 2 or 3 above | - | - |
| | CASH & BANK BALANCES | | |
| | In India | 6,078.48 | 5,061.40 |
| | Outside India | - | - |

* Cheques on hand amount to ₹ 141.65 lacs (Previous Year : ₹ 111.19 lacs)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

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



Advances and Other Assets

(₹ lakhs)

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|---|--|------------------------------|------------------------------|
| | ADVANCES | | |
| 1 | Reserve Deposits with ceding Companies | - | - |
| 2 | Application Money for Investments | - | - |
| 3 | Prepayments | 1,833.31 | 1,086.14 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation) | - | 885.69 |
| 6 | Others | | |
| | (i) Other Deposits | 4,914.28 | 1,391.33 |
| | (ii) Advances to Employees | 148.18 | 120.22 |
| | (iii) Advances recoverable in cash or kind | 5,797.52 | 3,952.33 |
| | (iv) Unutilized GST | 1,949.48 | 3,656.06 |
| | (v) Service Tax paid in Advance | - | - |
| | (vi) Income Tax Refund Recoverable | - | - |
| | TOTAL (A) | 14,642.77 | 11,091.77 |
| | OTHER ASSETS | | |
| 1 | Income accrued on Investments | 20,709.31 | 19,369.74 |
| 2 | Outstanding Premiums | 21,865.50 | 1,249.67 |
| | Less : Provisions for doubtful ,if any | - | - |
| 3 | Agents' Balances | 118.71 | 71.37 |
| 4 | Foreign Agencies' Balances | - | - |
| 5 | Due from other entities carrying on insurance business | 48,594.54 | 43,279.93 |
| | Less : Provisions for doubtful ,if any | (1,098.10) | - |
| 6 | Due from Subsidiaries / Holding Company | - | - |
| 7 | Investments held for unclaimed amount of Policyholders | 3,821.61 | 3,959.46 |
| 8 | Others | | |
| | (i) Unsettled Investments Contract Receivable | 975.37 | 703.42 |
| | (ii) Redemption Receivable | 1,830.77 | 1,861.43 |
| | Less: Provision for Impairment | (1,830.77) | (1,861.43) |
| | (iii) Interest Accrued other than investment | 50.53 | 1.06 |
| | (iv) Deposit With Reserve Bank Of India | - | - |
| | [Pursuant to section 7 of Insurance Act, 1938] | | |
| | TOTAL (B) | 95,037.47 | 68,634.64 |
| | TOTAL (A+B) | 1,09,680.24 | 79,726.41 |

FORM NL-17-CURRENT LIABILITIES SCHEDULE

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

**Current Liabilities***(₹ lakhs)*

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|----|---|------------------------------|------------------------------|
| 1 | Agents Balances | 8,557.57 | 7,319.64 |
| 2 | Balances due to other Insurance Companies | 85,552.01 | 30,610.53 |
| 3 | Deposits held on Reinsurance ceded | - | - |
| 4 | Premiums received in advance | | |
| | (a) For Long term policies | 24,192.89 | 14,280.15 |
| | (b) for Other Policies | 2,673.82 | 3,382.89 |
| 5 | Unallocated Premium | 30,548.49 | 26,591.08 |
| 6 | Sundry Creditors | 24,054.41 | 17,959.92 |
| 7 | Due to Subsidiaries / Holding Company | - | - |
| 8 | Claims Outstanding | 3,66,036.70 | 3,22,116.29 |
| 9 | Due to Officers / Directors | - | - |
| 10 | Unclaimed amount of Policyholders | 2,945.86 | 3,244.37 |
| 11 | Income accrued on Unclaimed amounts | 863.31 | 707.71 |
| 12 | Interest payable on debentures/bonds | - | - |
| 13 | GST Liabilities | 2,267.26 | 2,354.19 |
| 14 | Others - | | |
| | (i) Deposits Received | 24.80 | 24.80 |
| | (ii) Statutory Dues | 1,676.95 | 1,579.55 |
| | (iii) Unsettled Investment Contract Payable | 130.80 | 199.56 |
| | (iv) Interest accrued but not due on Borrowings | 2,627.22 | 2,377.59 |
| | (v) Other Payables | 5.17 | 5.17 |
| | Total | 5,52,157.25 | 4,32,753.43 |

FORM NL-18-PROVISIONS SCHEDULE**Generali Central Insurance Company Limited****(Formerly known as Future Generali India Insurance Company Limited)****IRDA Registration No 132. dated 4th September, 2007****Provisions***(₹ lakhs)*

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|---|--|--------------------------------------|--------------------------------------|
| 1 | Reserve for Unexpired risk | 1,66,504.73 | 2,10,852.17 |
| 2 | For Taxation | 223.71 | - |
| | (less advance tax paid and taxes deducted at source) | - | - |
| 3 | Deferred Tax | - | - |
| 4 | For Proposed Dividends | - | - |
| 5 | Others | | |
| | a. Provision - Bonus & Employees benefits | 7,226.41 | 6,703.51 |
| | b. Employee Stock Ownership Plan | 3,030.04 | 3,679.87 |
| | TOTAL | 1,76,984.88 | 2,21,235.55 |

FORM NL-19 MISC EXPENDITURE SCHEDULE

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



Miscellaneous Expenditure
(to the extent not written off or adjusted)

(₹ lakhs)

| | Particulars | As at 30th September 2025 | As at 30th September 2024 |
|---|--|------------------------------|------------------------------|
| 1 | Discount Allowed in issue of shares/Debentures | - | - |
| 2 | Others | - | - |
| | TOTAL | - | - |

FORM NL-20 Analytical Ratios Schedule

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



| Sl.No. | Particular | For the quarter ended September 2025 | Upto the half year ended September 2025 | For the quarter ended September 2024 | Upto the half year ended September 2024 |
|--------|--|---|---|---|---|
| 1 | Gross Direct Premium Growth Rate | 0% | -8% | 14% | 20% |
| 2 | Gross Direct Premium to Net Worth | 0.79 | 1.56 | 0.83 | 1.79 |
| 3 | Growth rate of Net Worth | 5% | 5% | 7% | 7% |
| 4 | Net Retention Ratio | 66% | 65% | 79% | 80% |
| 5 | Net Commission Ratio | 17% | 18% | 13% | 13% |
| 6 | Expense of Management to Gross Direct Premium | 32% | 31% | 28% | 27% |
| 7 | Expense of Management to Net Written Premium | 45% | 47% | 35% | 33% |
| 8 | Net Incurred Claims to Net Earned Premium | 78% | 78% | 89% | 84% |
| 9 | Claims paid to claims provisions | 16% | 32% | 26% | 44% |
| 10 | Combined Ratio | 116% | 115% | 113% | 109% |
| 11 | Investment income ratio | 1.94% | 3.94% | 2.14% | 4.10% |
| 12 | Technical Reserves to Net Premium Ratio | 5.98 | 3.17 | 5.22 | 2.42 |
| 13 | Underwriting Balance Ratio | (0.14) | (0.13) | (0.13) | (0.12) |
| 14 | Operating Profit Ratio | -1% | 0% | -1% | 0% |
| 15 | Liquid Assets to Liabilities Ratio | 0.05 | 0.05 | 0.03 | 0.03 |
| 16 | Net Earning Ratio | 0% | 1% | 1% | 2% |
| 17 | Return on Net Worth Ratio | 0% | 2% | 1% | 2% |
| 18 | Available Solvency argin Ratio to Required Solvency Margin Ratio | 2.21 | 2.21 | 1.98 | 1.98 |
| 19 | NPA Ratio | | | | |
| | Gross NPA Ratio | - | 0.47% | - | 0.37% |
| | Net NPA Ratio | - | - | - | - |
| 20 | Debt Equity Ratio | 0.39 | 0.39 | 0.34 | 0.34 |
| 21 | Debt Service Coverage Ratio | 0.74 | 2.29 | 2.53 | 3.11 |
| 22 | Interest Service Coverage Ratio | 0.74 | 2.29 | 2.53 | 3.11 |
| 23 | Earnings per share | (0.02) | 0.18 | 0.09 | 0.31 |
| 24 | Book value per share | 11.33 | 11.33 | 12.55 | 12.55 |

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

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



** Segmental Reporting up to

| Segments Upto the quarter ended on 30-September-2025 | Gross Direct Premium Growth Rate | Net Retention Ratio | Net Commission Ratio | Expense of Management to Gross Direct Premium Ratio** | Expense of Management to Net Written Premium Ratio** | Net Incurred Claims to Net Earned Premium** | Claims paid to claims provisions** | Combined Ratio** | Technical Reserves to net premium ratio ** | Underwriting balance ratio |
|--|-------------------------------------|---------------------|----------------------|--|---|---|---------------------------------------|------------------|---|-------------------------------|
| FIRE | | | | | | | | | | |
| Current Period | 33% | 26% | 16% | 27% | 98% | 89% | 25% | 151% | 1.43 | -66% |
| Previous Period | 9% | 26% | -4% | 26% | 88% | 126% | 32% | 160% | 0.00 | -60% |
| Marine Cargo | | | | | | | | | | |
| Current Period | 11% | 71% | 24% | 31% | 43% | 82% | 50% | 123% | 0.68 | -31% |
| Previous Period | 15% | 72% | 22% | 28% | 39% | 71% | 50% | 106% | 0.00 | -14% |
| Marine Hull | | | | | | | | | | |
| Current Period | -31% | 1% | 53467% | 1056% | 112534% | -208% | 48% | 112010% | 9657.59 | 244% |
| Previous Period | 41% | 90% | -728% | 19% | 21% | 60% | 81% | -659% | 0.00 | 80% |
| Total Marine | | | | | | | | | | |
| Current Period | 11% | 71% | 24% | 31% | 43% | 82% | 50% | 123% | 0.69 | -31% |
| Previous Period | 15% | 72% | 22% | 28% | 39% | 71% | 50% | 106% | 0.00 | -13% |
| Motor OD | | | | | | | | | | |
| Current Period | 4% | 96% | 32% | 42% | 44% | 70% | 272% | 113% | 1.02 | -14% |
| Previous Period | -3% | 96% | 28% | 38% | 40% | 84% | 263% | 122% | 0.00 | -23% |
| Motor TP | | | | | | | | | | |
| Current Period | -9% | 63% | 23% | 46% | 73% | 69% | 6% | 117% | 1.03 | -9% |
| Previous Period | 10% | 95% | 31% | 40% | 42% | 57% | 7% | 97% | 0.00 | -2% |
| Total Motor | | | | | | | | | | |
| Current Period | -4% | 79% | 28% | 44% | 56% | 69% | 16% | 115% | 1.03 | -12% |
| Previous Period | 4% | 95% | 30% | 39% | 41% | 69% | 18% | 109% | 0.00 | -11% |
| Health | | | | | | | | | | |
| Current Period | -35% | 79% | 7% | 19% | 24% | 93% | 196% | 113% | 1.02 | -10% |
| Previous Period | 82% | 89% | 5% | 15% | 17% | 99% | 436% | 115% | 0.00 | -18% |
| Personal Accident | | | | | | | | | | |
| Current Period | -4% | 91% | 17% | 34% | 33% | 53% | 48% | 84% | 1.05 | 15% |
| Previous Period | -10% | 89% | 16% | 30% | 34% | 46% | 45% | 77% | 0.00 | 26% |
| Travel Insurance | | | | | | | | | | |
| Current Period | -25% | 10% | -55% | 54% | 539% | 98% | 7% | 178% | 0.31 | -79% |
| Previous Period | 29% | 10% | -55% | 50% | 489% | 43% | 4% | 71% | 0.00 | 31% |
| Total Health | | | | | | | | | | |
| Current Period | -34% | 80% | 8% | 20% | 25% | 89% | 168% | 111% | 1.02 | -8% |
| Previous Period | 73% | 88% | 6% | 16% | 19% | 95% | 332% | 112% | 0.00 | -15% |
| Workmen's Compensation/ Employer's liability | | | | | | | | | | |
| Current Period | 2% | 95% | 25% | 37% | 39% | 66% | 18% | 105% | 0.83 | -7% |
| Previous Period | -1% | 95% | 24% | 34% | 36% | 38% | 25% | 73% | 0.00 | 22% |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | 28% | 56% | 23% | 33% | 52% | 41% | 4% | 85% | 0.91 | 14% |
| Previous Period | 1% | 39% | 41% | 30% | 70% | -43% | 3% | 20% | 0.00 | 78% |
| Engineering | | | | | | | | | | |
| Current Period | -3% | 23% | 28% | 32% | 136% | 61% | 24% | 145% | 0.97 | -52% |
| Previous Period | 35% | 19% | -67% | 30% | 149% | 35% | 47% | 25% | 0.00 | 78% |
| Aviation | | | | | | | | | | |
| Current Period | 0% | 96% | -1% | 11% | 11% | -50632493% | 101% | -50632483% | 0.96 | 50632330% |
| Previous Period | -100% | 0% | 0% | 0% | 0% | 0% | 3% | 0% | 0.00 | 0% |
| Crop Insurance | | | | | | | | | | |
| Current Period | 3660% | 47% | -8% | 21% | 31% | 83% | 10% | 106% | 0.00 | -4% |
| Previous Period | -98% | 54% | -4038% | -128% | -236% | 163% | 83% | -4114% | 0.00 | 1517% |
| Other segments ** | | | | | | | | | | |
| Current Period | -30% | 60% | 22% | 37% | 62% | 59% | 67% | 114% | 1.15 | -5% |
| Previous Period | 19% | 78% | 34% | 37% | 47% | 86% | 98% | 130% | 0.00 | -46% |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | -14% | 73% | 18% | 32% | 43% | 78% | 32% | 112% | 0.97 | -9% |
| Previous Period | 21% | 88% | 14% | 27% | 31% | 82% | 45% | 106% | 0.00 | -9% |
| Total-Current Period | -8% | 65% | 18% | 31% | 47% | 78% | 32% | 115% | 3.17 | -13% |
| Total-Previous Period | 20% | 80% | 13% | 27% | 33% | 84% | 44% | 109% | 2.42 | -12% |

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



(₹ lakhs)

| PART-B Related Party Transaction Balances - As on September 30, 2025 | | | | | | | | |
|--|---|---|--|------------------------------|--|---|---|--|
| SL.No. | Name of the Related Party | Nature of Relationship with the Company | Amount of Outstanding Balances including Commitments | Whether Payable / Receivable | Whether Secured? If so, Nature of consideration to be provided at the time of settlement | Details of any Guarantees given or received | Balance under Provision for doubtful debts relating to the outstanding balance receivable | Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party |
| 1 | Future Generali India Life Insurance Co. Ltd. | Fellow Subsidiary | - 14.21 | Payable | - | - | - | - |
| 2 | FG & G Distribution Private Limited | Joint Venturer | (1.83) | Payable | - | - | - | - |
| 3 | Europ Assistance India Private Limited | Fellow Subsidiary | 0.62 | Receivable | - | - | - | - |
| 4 | Assicurazioni Generali SPA | Ultimate Holding Company | (1,790.06) | Payable | - | - | - | - |
| 5 | Assicurazioni Generali S.P.A. Hong Kong | Branch of Ultimate Holding Company | (1,913.25) | Payable | - | - | - | - |
| 6 | Assicurazioni Generali S.P.A. U.K. | Branch of Ultimate Holding Company | (2,561.11) | Payable | - | - | - | - |
| 7 | Generali Espana De Seguros | Fellow Subsidiary | (131.63) | Payable | - | - | - | - |
| 8 | Generali Iard S.A. | Fellow Subsidiary | (73.00) | Payable | - | - | - | - |
| 9 | Generali Italia S.P.A. | Fellow Subsidiary | (658.93) | Payable | - | - | - | - |
| 10 | Assicurazioni Generali S.P.A. - Luxembourg | Fellow Subsidiary | (5,859.86) | Payable | - | - | - | - |
| 11 | Generali Versicherung AG | Fellow Subsidiary | (28.39) | Payable | - | - | - | - |
| 12 | Generali Horizon B.V. | Fellow Subsidiary | (64,327.22) | Payable | - | - | - | - |
| 13 | Generali Operations Service Platform S.R.L.(GOSP) | Fellow Subsidiary | (340.69) | Payable | - | - | - | - |
| 14 | Central Bank of India | Promoter | (24.72) | Payable | - | - | - | - |

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



| PART-A Related Party Transactions | | | | | | | |
|-----------------------------------|--|--|--|---|---------------------------------------|--------------------------------------|---------------------------------------|
| SL.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received (₹ lakhs) | | | |
| | | | | For the quarter ended 30th Sept 2025 | Upto the quarter ended 30th Sept 2025 | For the quarter ended 30th Sept 2024 | Upto the quarter ended 30th Sept 2024 |
| 1 | Assicurazioni Generali SPA | Ultimate Holding co | Reinsurance premium ceded | 771.68 | 1,796.41 | 375.75 | 991.93 |
| | | | Commission on reinsurance ceded | 79.78 | 205.78 | 61.82 | 158.37 |
| | | | Claims recovery on reinsurance | 164.10 | 343.58 | 170.37 | 414.32 |
| | | | | | | | |
| 2 | Assicurazioni Generali S.P.A. U.K. | U.K. Branch of Ultimate Holding Co | Reinsurance premium ceded | 387.38 | 1,302.59 | 1,153.96 | 1,627.05 |
| | | | Commission on reinsurance ceded | 101.79 | 271.71 | 160.74 | 328.57 |
| | | | Claims recovery on reinsurance | 33.79 | 79.17 | - | 12.70 |
| | | | | | | | |
| 3 | Assicurazioni Generali S.P.A. Hong Kong | Hong Kong Branch of Ultimate Holding Co | Reinsurance premium ceded | 987.65 | 1,231.06 | 501.51 | 533.92 |
| | | | Commission on reinsurance ceded | 96.47 | 129.70 | 77.64 | 84.36 |
| | | | Claims recovery on reinsurance | 0.23 | 0.86 | - | 0.11 |
| | | | Other transactions | - | 28.27 | 106.64 | 106.64 |
| 4 | Assicurazioni Generali S.P.A. - Luxembourg | Luxembourg Branch of Ultimate Holding Co | Reinsurance premium ceded | 5,451.20 | 10,994.03 | 5,072.23 | 8,138.14 |
| | | | Commission on reinsurance ceded | 637.01 | 1,635.62 | 784.14 | 1,183.40 |
| | | | Claims recovery on reinsurance | 4,753.54 | 9,743.38 | 5,260.20 | 9,754.01 |
| | | | | | | | |
| 5 | Generali Espana De Seguros | Fellow Subsidiary | Reinsurance premium ceded | - | 2.72 | 387.46 | 543.56 |
| | | | Commission on reinsurance ceded | - | 0.82 | 35.09 | 56.95 |
| | | | Claims recovery on reinsurance | 209.50 | 240.88 | - | 8.37 |
| | | | | | | | |
| 6 | Generali Iard S.A. | Fellow Subsidiary | Reinsurance premium ceded | - | 2.12 | - | 0.00 |
| | | | Commission on reinsurance ceded | - | 0.71 | - | 0.00 |
| | | | Claims recovery on reinsurance | - | - | 1.67 | 1.67 |
| | | | | | | | |
| 7 | Generali Italia S.P.A. | Fellow Subsidiary | Reinsurance premium ceded | 226.96 | 254.88 | 317.15 | 331.45 |
| | | | Commission on reinsurance ceded | 14.40 | 20.27 | 20.22 | 23.01 |
| | | | Claims recovery on reinsurance | - | - | 1.04 | 34.84 |
| | | | | | | | |
| 8 | Generali Versicherung AG | Fellow Subsidiary | Reinsurance premium ceded | 4.26 | 4.26 | 10.35 | 10.35 |
| | | | Commission on reinsurance ceded | 0.94 | 0.94 | 1.38 | 1.38 |
| | | | Claims recovery on reinsurance | - | - | - | - |
| | | | | | | | |

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



| PART-A Related Party Transactions | | | | | | | |
|-----------------------------------|---|--|---|---|---------------------------------------|--------------------------------------|---------------------------------------|
| SL.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received (₹ lakhs) | | | |
| | | | | For the quarter ended 30th Sept 2025 | Upto the quarter ended 30th Sept 2025 | For the quarter ended 30th Sept 2024 | Upto the quarter ended 30th Sept 2024 |
| 9 | Generali Horizon B.V. | Fellow Subsidiary | Sub-debt - Non Convertible Debentures | - | 10,000.00 | - | - |
| | | | Interest accrued on Sub-debt - Non Convertible Debentures | 1,411.65 | 2,661.29 | 1,195.89 | 2,378.27 |
| 10 | Key Managerial Personnel | MD & CEO,CFO and Company Secretary, Other KMPs & Directors | Remuneration for the period | 466.72 | 2,697.21 | 452.17 | 3,196.72 |
| | | | Insurance Premium received | 0.89 | 3.02 | 3.35 | 9.65 |
| | | | Insurance Claims Paid | 0.32 | 1.35 | 1.82 | 1.96 |
| 11 | Generali Central Life Insurance Company Limited | Fellow Subsidiary | Operating expenses incurred on our behalf | 25.57 | 37.84 | 17.63 | 30.15 |
| | | | Operating expenses incurred by our company on their behalf | 25.92 | 38.04 | 34.65 | 63.95 |
| | | | Rent/Elect. Deposits on our behalf | - | - | - | 3.60 |
| | | | Rent/Elect. Deposits by our company on their behalf | - | - | - | 0.67 |
| | | | Settlement paid/ (received) | - 51.69 | - 51.69 | - | - |
| | | | Insurance Premium Received | - | 6.64 | 5.48 | 6.03 |
| | | | Unallocated Premium received/(paid) | - 0.06 | - | - 5.18 | 0.23 |
| | | | Insurance Claims Paid | 0.11 | 0.11 | - | - |
| | | | Insurance Premium Paid | - | 149.15 | - | 132.56 |
| 12 | FG & G Distribution Private Limited | Joint Venture of Future Enterprises & Generali Group | Commission paid | 0.01 | 0.02 | 0.28 | 0.46 |
| | | | Insurance Premium Received | 0.08 | 0.26 | - | - |
| | | | Insurance Claims Paid | - | - | - | - |
| | | | Unallocated Premium received/(paid) | - | - | - | - |
| 13 | Europ Assistance India Private Limited | Fellow Subsidiary | RSA Fees, Health & Wellness service & Cyber Service | 95.65 | 134.32 | 69.04 | 158.94 |
| | | | Insurance Claims Paid | 0.33 | 0.40 | - | - |
| 14 | Generali Operations Service Platform S.R.L.(GOSP) | Fellow Subsidiary | IT Applications, Infrastructure, Architecture, Operation excellence transformation and Procurement Services | 90.00 | 180.00 | - | - |
| 15 | Central Bank of India | Promoter | Insurance Premium Received | 1,275.64 | 1,275.64 | - | - |
| | | | Insurance Claims Paid | 21.79 | 21.79 | - | - |
| | | | Commission paid | 58.97 | 58.97 | - | - |

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

**STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH SEPTEMBER 2025**



Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)
IRDA Registration No 132. dated 4th September, 2007
Classification: Business within India / Total Business

(₹ lakhs)

| Item No. | Particulars | Policyholders A/c. | Shareholders A/c. | Total |
|------------|--|--------------------|-------------------|-----------------|
| | Investments: | | | |
| | Shareholders as per NL-12 of BS | - | 2,15,740 | 2,15,740 |
| | Policyholders as per NL-12 A of BS | 6,05,049 | - | 6,05,049 |
| (A) | Total Investments as per BS | 6,05,049 | 2,15,740 | 8,20,788 |
| (B) | Inadmissible Investment assets as per Clause (1) of Schedule I of regulation | - | - | - |
| (C) | Fixed assets as per BS | 11,194 | - | 11,194 |
| (D) | Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation | 351 | - | 351 |
| | Current Assets: | | | |
| (E) | Cash & Bank Balances as per BS | 6,078 | - | 6,078 |
| (F) | Advances and Other assets as per BS | 94,012 | 17,189 | 1,11,200 |
| (G) | Total Current Assets as per BS...(E)+(F) | 1,00,090 | 17,189 | 1,17,279 |
| (H) | Inadmissible current assets as per Clause (1) of Schedule I of regulation | 18,524 | 1,465 | 19,989 |
| (I) | Loans as per BS | - | - | - |
| (J) | Fair value change account subject to minimum of zero | - | - | - |
| (K) | Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I) | 7,16,333 | 2,32,928 | 9,49,261 |
| (L) | Total Inadmissible assets...(B)+(D)+(H)+(J) | 18,875 | 1,465 | 20,340 |
| (M) | Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L) | 6,97,458 | 2,31,463 | 9,28,921 |

(₹ lakhs)

| Item No. | Inadmissible Investment assets (Item wise Details) | Policyholders A/c. | Shareholders A/c. | Total |
|----------|--|--------------------|-------------------|-------|
| | Inadmissible Investment assets as per Clause (1) of Schedule I of regulation | | | |
| | Inadmissible Fixed assets | | | |
| | (a)Furniture, fixtures, dead stock and stationery | 78 | - | 78 |
| | (b)Leasehold improvements | 273 | - | 273 |
| | Inadmissible current assets | | | |
| | (a) Agents' and Intermediaries' balances | 119 | - | 119 |
| | (b) Premiums receivables relating to State/Central government sponsored schemes | 8 | - | 8 |
| | (c) Deferred Tax Assets | - | 1,140 | 1,140 |
| | (d) Co-insurer's balances outstanding for more than ninety days | 4,702 | - | 4,702 |
| | (e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days | 5,809 | - | 5,809 |
| | (f) Other Reinsurer's balances outstanding for more than 180 days; | 274 | - | 274 |
| | (g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938 | 3,791 | 148 | 3,939 |
| | (h) GST Unutilized Credit outstanding for more than ninety days; | - | 177 | 177 |
| | (i) Assets held for unclaimed amount of Policyholders | 3,822 | - | 3,822 |

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES :
AS AT 30TH SEPTEMBER 2025**

Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)
IRDA Registration No 132. dated 4th September, 2007
Classification: Business within India / Total Business

(₹ lakhs)

| Item No. | Reserve | Gross Reserve | Net Reserve |
|----------|---|-----------------|-----------------|
| (a) | Unearned Premium Reserve (UPR) | 2,46,758 | 1,66,505 |
| (b) | Premium Deficiency Reserve (PDR) | - | - |
| (c) | Unexpired Risk Reserve (URR)...(a)+(b) | 2,46,758 | 1,66,505 |
| (d) | Outstanding Claim Reserve (other than IBNR reserve) | 2,57,204 | 1,98,518 |
| (e) | IBNR reserve | 2,31,330 | 1,67,519 |
| (f) | Total Reserves for Technical Liabilities...(c)+(d)+(e) | 7,35,292 | 5,32,541 |

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Generali Central Insurance Company Limited
 (Formerly known as Future Generali India Insurance Company Limited)
 IRDA Registration No 132. dated 4th September, 2007
 Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH SEPTEMBER 2025**

(₹ lakhs)

| Item No. | Line of Business | Gross Premiums | Net Premiums | Gross Incurred Claims | Net Incurred Claims | RSM 1 | RSM 2 | RSM |
|----------|----------------------------------|-----------------|-----------------|-----------------------|---------------------|---------------|---------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1 | Fire | 74,660 | 21,082 | 27,762 | 13,278 | 7,466 | 4,164 | 7,466 |
| 2 | Marine Cargo | 13,506 | 9,518 | 8,582 | 7,032 | 1,904 | 2,110 | 2,110 |
| 3 | Marine - Other than Marine Cargo | 207 | 12 | 128 | 9 | 21 | 19 | 21 |
| 4 | Motor | 1,79,989 | 1,40,362 | 1,27,550 | 1,10,113 | 28,072 | 33,034 | 33,034 |
| 5 | Engineering | 10,878 | 2,340 | 3,324 | 943 | 1,088 | 499 | 1,088 |
| 6 | Aviation | 0 | 0 | 328 | 354 | 0 | 106 | 106 |
| 7 | Liability | 4,823 | 2,262 | 1,606 | 944 | 724 | 361 | 724 |
| 8 | Health Insurance | 1,48,910 | 97,238 | 1,56,014 | 1,10,699 | 22,337 | 35,103 | 35,103 |
| 9 | Miscellaneous | 26,710 | 18,189 | 22,896 | 16,088 | 3,739 | 4,826 | 4,826 |
| 10 | Crop | 77,939 | 25,547 | 39,830 | 18,951 | 7,794 | 5,974 | 7,794 |
| | Total | 5,37,621 | 3,16,549 | 3,88,021 | 2,78,410 | 73,144 | 86,197 | 92,271 |

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN - (TABLE IB)

Generali Central Insurance Company Limited

(Formerly known as Future Generali India Insurance Company Limited)

IRDA Registration No 132. dated 4th September, 2007

Classification: Business within India / Total Business

**SOLVENCY MARGIN AS AT 30TH SEPTEMBER 2025**

(₹ lakhs)

| (1) | (2) | (3) |
|----------|--|-----------------|
| ITEM NO. | DESCRIPTION | AMOUNT |
| (A) | Policyholder's FUNDS | |
| | Available assets(as per Form IRDAI-GI-TA) | 6,97,458 |
| | Deduct: | |
| (B) | Current Liabilities as per BS | 1,42,968 |
| (C) | Provisions as per BS | 5,32,541 |
| (D) | Other Liabilities | - |
| (E) | Excess in Policyholder's funds (A)-(B)-(C)-(D) | 21,949 |
| | Shareholder's FUNDS | |
| (F) | Available Assets | 2,31,463 |
| | Deduct: | |
| (G) | Other Liabilities | 49,824 |
| (H) | Excess in Shareholder's funds (F-G) | 1,81,639 |
| (I) | Total ASM (E+H) | 2,03,588 |
| (J) | Total RSM | 92,271 |
| (K) | Solvency Ratio (Total ASM / Total RSM) | 2.21 |

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-27

Products Information

PERIODIC DISCLOSURES

Insurer:

Generali Central Insurance Company Ltd (Formerly known as Future Generali India Insurance Company Limited)

Date:

Sep-25



Products Information

List below the products and/or add-ons introduced during the period July, Aug & Sept 2025

| Sl. No. | Name of Product /Add On | Co. Ref. No. | IRDAI UIN | Class of Business(a) | Category of product | Date of allotment of UIN |
|---------|---------------------------|--------------|---------------------------|----------------------|---------------------|--------------------------|
| 1 | Sarva Prachal Bima Kavach | NA | IRDAN132RPM50176V01202526 | Motor | Retail | 9-Jul-2025 |
| 2 | Health Absolute | NA | GCIHLIP26043V032526 | Health | Retail | 26-Jun-2025 |
| 3 | Health Xtra | NA | GCIHLIP26044V012526 | Health | Retail | 8-Aug-2025 |

Note: -
(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

NL-28

(Read with Regulation 10)

Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD (Formerly known as Future Generali India Insurance Co. Ltd.)

Registration Number :132

Statement as on :30th Sep 2025

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

Section I

| No. | PARTICULARS | SCH | AMOUNT |
|-----|---|-----|----------|
| 1 | a. Investments-Shareholders | 8 | 2,15,740 |
| | b. Investments-Policyholders | 8A | 6,05,049 |
| 2 | Loans | 9 | |
| 3 | Fixed Assets | 10 | 11,194 |
| 4 | Current Assets | | |
| | a. Cash and Bank | 11 | 6,078 |
| | b. Advances and Other Assets | 12 | 1,09,680 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 5,52,157 |
| | b. Provisions | 14 | 1,76,985 |
| | c. Misc Exp not written Off | 15 | - |
| | d. Debit Balance of P and L A/c | | - |
| | Application of Funds as per Balance Sheet (A) | | 2,18,599 |

| | Less: Other Assets | SCH | AMOUNT |
|---|------------------------------------|-----|-----------|
| 1 | Loans (If Any) | 9 | - |
| 2 | Fixed Assets (If Any) | 10 | 11,194 |
| 3 | Cash and Bank Balance (If any) | 11 | 6,078 |
| 4 | Advances and Other Assets (If Any) | 12 | 1,09,680 |
| 5 | Current Liabilities | 13 | 5,52,157 |
| 6 | Provisions | 14 | 1,76,985 |
| 7 | Misc Exp not written Off | 15 | - |
| 8 | Investments held outside India | | - |
| 9 | Debit Balance of P&L A/c | | - |
| | TOTAL(B) | | -6,02,189 |
| | (A-B) | | 8,20,788 |

Section II

| No. | Investment Assets | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value |
|-----|---|-------------------|----------------|--------------|----------|-------------------------|-------------|---------------|-----------|-----------------|
| | | | Balance (a) | FRSM* (b) | (c) | (d) = (b+c) | (e) | (f) | (g)=(d+f) | (h) |
| 1 | Central Government Securities | Not Less than 20% | - | 51,106 | 1,43,329 | 1,94,435 | 23.60 | - | 1,94,435 | 1,96,143 |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above) | Not Less than 30% | - | 1,04,834 | 2,94,010 | 3,98,844 | 48.42 | - | 3,98,844 | 3,99,855 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | a) Housing and Loans to SG for housing and FFE | Not Less than 5% | | | | | | | | |
| | 1. Approved Investments | | - | 57,744 | 1,61,944 | 2,19,688 | 26.67 | (428) | 2,19,260 | 2,21,769 |
| | 2. Other Investments | | - | 532 | 1,492 | 2,024 | 0.25 | (94) | 1,930 | 100 |
| | c) Approved Investments | Not Exceeding 55% | - | 52,158 | 1,46,278 | 1,98,436 | 24.09 | (580) | 1,97,856 | 2,01,171 |
| | d) Other Investments | | - | 1,239 | 3,474 | 4,713 | 0.57 | 16 | 4,729 | 4,729 |
| | Total Investment Assets | 100% | - | 2,16,507 | 6,07,198 | 8,23,705 | 100.00 | (1,086) | 8,22,619 | 8,27,624 |

Housing and Infrastructure Sector Investments Reconciliation

| No. | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value |
|-----|-----------------------------|-------------------|----------------|--------------|-------|-------------------------|-------------|---------------|-----------|-----------------|
| | | | Balance (a) | FRSM* (b) | (c) | d = (a+b+c) | e = (d-a) % | (f) | (g)=(d+f) | (h) |
| | 3 a.(2) + 3 c above | Not exceeding 15% | - | 1,771 | 4,966 | 6,737 | 0.82 | (78) | 6,659 | 4,829 |



| | | | | | | | | | |
|---|----------------------|---|--------|----------|----------|-------|-------|----------|----------|
| Total Housing & Infrastructure From 1, 2 & 3 | Not Less than 15% | - | 58,276 | 1,63,436 | 2,21,712 | 26.92 | (522) | 2,21,190 | 2,21,869 |
|---|----------------------|---|--------|----------|----------|-------|-------|----------|----------|

Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'

2. Other Investments' are as permitted under 27A(2)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

6. Investment Regulations, as amended from time to time, to be referred

PART - B

NL-28

(Read with Regulation 10)

Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD (Formerly known as Future Generali India Insurance Co. Ltd.)

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs.in Lakhs)

| No | Category Investments | COI | Opening Balance (A) | % to Opening Balance | Net Accretion for Qtr. (B) | % to Total Accrual | Total (A+B) | % to Total |
|----|---|-----|---------------------------|-------------------------|----------------------------------|-----------------------|-----------------|---------------|
| 1 | Central Government Securities | | 1,95,932 | 24.15 | (1,497) | (11.97) | 1,94,435 | 23.60 |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above) | | 3,94,767 | 48.66 | 4,077 | 32.60 | 3,98,844 | 48.42 |
| 3 | Investment subject to Exposure Norms | | | | | | | |
| | a) Housing and Loans to SG for housing and FFE | | | | | | | |
| | 1. Approved Investments | | 92,964 | 11.46 | (583) | (4.66) | 92,381 | 11.21 |
| | 2. Other Investments | | - | - | - | - | - | - |
| | b) Infrastructure Investments | | | | | | | |
| | 1. Approved Investments | | 1,25,976 | 15.53 | 1,331 | 10.64 | 1,27,307 | 15.46 |
| | 2. Other Investments | | 1,827 | 0.23 | 197 | 1.57 | 2,024 | 0.25 |
| | c) Approved Investments | | 1,90,893 | 23.53 | 7,543 | 60.31 | 1,98,436 | 24.09 |
| | d) Other Investments | | 4,770 | 0.59 | (57) | (0.46) | 4,713 | 0.57 |
| | Total | | 8,11,197 | 100.00 | 12,508 | 100.00 | 8,23,705 | 100.00 |

Date: 30th Sep 2025

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

(Rs in Lakhs)



| Detail Regarding debt securities | | | | | | | | |
|---|---------------------|------------------------------|---------------------|------------------------------|---------------------|------------------------------|---------------------|------------------------------|
| | Market Value | | | | Book Value | | | |
| | As at 30th Sep 2025 | as % of total for this class | As at 30th Sep 2024 | as % of total for this class | As at 30th Sep 2025 | as % of total for this class | As at 30th Sep 2024 | as % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 3,65,127 | 45.73 | 3,27,065 | 43.85 | 3,59,720 | 45.44 | 3,25,971 | 43.91 |
| AA or better | 28,135 | 3.52 | 38,870 | 5.21 | 27,718 | 3.50 | 38,711 | 5.21 |
| Rated below AA but above A | - | - | - | - | - | - | - | - |
| Rated below A but above B | - | - | - | - | - | - | - | - |
| Any other (Sovereign Rating) | 3,99,855 | 50.08 | 3,77,626 | 50.63 | 3,98,844 | 50.38 | 3,75,626 | 50.60 |
| Any other (Unrated) | - | - | - | - | - | - | - | - |
| Any other (Reverse Repo) | 5,376 | 0.67 | 2,098 | 0.28 | 5,376 | 0.68 | 2,098 | 0.28 |
| Rated D | - | - | 250 | 0.03 | - | - | - | - |
| Total (A) | 7,98,493 | 100.00 | 7,45,909 | 100.00 | 7,91,658 | 100.00 | 7,42,406 | 100.00 |
| Break down by Residual Maturity | | | | | | | | |
| Up to 1 year | 19,440 | 2.43 | 12,613 | 1.69 | 19,374 | 2.45 | 12,341 | 1.66 |
| more than 1 year and upto 3years | 97,626 | 12.23 | 87,808 | 11.77 | 95,987 | 12.12 | 87,686 | 11.82 |
| More than 3years and up to 7years | 3,42,421 | 42.88 | 3,57,759 | 47.96 | 3,38,264 | 42.73 | 3,58,385 | 48.27 |
| More than 7 years and up to 10 years | 2,13,652 | 26.76 | 2,16,820 | 29.07 | 2,11,155 | 26.67 | 2,15,160 | 28.98 |
| above 10 years | 1,25,354 | 15.70 | 70,908 | 9.51 | 1,26,878 | 16.03 | 68,834 | 9.27 |
| Any other (Please specify) | - | - | - | - | - | - | - | - |
| Total (B) | 7,98,493 | 100.00 | 7,45,909 | 100.00 | 7,91,658 | 100.00 | 7,42,406 | 100.00 |
| Break down by type of the issuer | | | | | | | | |
| a. Central Government | 1,96,710 | 24.64 | 1,80,190 | 24.16 | 1,94,997 | 24.63 | 1,78,876 | 24.09 |
| b. State Government | 2,03,145 | 25.44 | 1,97,436 | 26.47 | 2,03,847 | 25.75 | 1,96,749 | 26.50 |
| c. Corporate Securities | 3,93,262 | 49.25 | 3,66,184 | 49.09 | 3,87,438 | 48.94 | 3,64,682 | 49.13 |
| Any other (Fixed Deposit) | - | - | - | - | - | - | - | - |
| Any other (Reverse Repo) | 5,376 | 0.67 | 2,098 | 0.28 | 5,376 | 0.68 | 2,098 | 0.28 |
| Total (C) | 7,98,493 | 100.00 | 7,45,909 | 100.00 | 7,91,658 | 100.00 | 7,42,406 | 100.00 |

Note

- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)" .

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETSName of the Insurer : **GENERALI CENTRAL INSURANCE COMPANY LTD**

(Formerly Known as Future Generali India Insurance Co. Ltd.)

Registration Number : 132

Name of the Fund : **Shareholder's Fund**

(Rs in Lakhs)

| N o | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt instruments | | All Other Assets | | TOTAL | |
|--------|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| | | YTD (As on 30 Sep 2025) | YTD (As on 31 Mar 2025) | YTD (As on 30 Sep 2025) | YTD (As on 31 Mar 2025) | YTD (As on 30 Sep 2025) | YTD (As on 31 Mar 2025) | YTD (As on 30 Sep 2025) | YTD (As on 31 Mar 2025) | YTD (As on 30 Sep 2025) | YTD (As on 31 Mar 2025) |
| 1 | Investment Asset (As per Form3A/3B - Total Fund) | 3,86,810 | 3,84,729 | - | - | 7,835 | 9,371 | 4,29,060 | 4,05,074 | 8,23,705 | 7,99,174 |
| 2 | Gross NPA | 1,831 | 1,822 | - | - | - | - | - | - | 1,831 | 1,822 |
| 3 | % of Gross NPA on Investment Assets(2/1) | 0.47 | 0.47 | - | - | - | - | - | - | 0.22 | 0.23 |
| 4 | Provision made on NPA | 1,831 | 1,822 | - | - | - | - | - | - | 1,831 | 1,822 |
| 5 | Provision as a % of NPA(4/2) | 100.00 | 100.00 | - | - | - | - | - | - | 100.00 | 100.00 |
| 6 | Provision on standard assets | - | - | - | - | - | - | - | - | - | - |
| 7 | Net Investment Assets(1 - 4) | 3,84,979 | 3,82,907 | - | - | - | - | - | - | 8,21,874 | 7,97,352 |
| 8 | Net NPA (2 - 4) | - | - | - | - | - | - | - | - | - | - |
| 9 | % of Net NPA to Net Investments Assets(8/7) | - | - | - | - | - | - | - | - | - | - |
| 10 | Write off made during the Period | - | - | - | - | - | - | - | - | - | - |

CERTIFICATION

Certified that the information given herein are correct, complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the return are within the exhaustive

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

FORM NE-30 STATEMENT
(Read with Regulation 10)

Name of the Insurer : **GENERALI CENTRAL INSURANCE COMPANY LTD (Formerly known as Future Generali India Insurance Co. Ltd.)**

Registration Number : 132

Statement as on :30 Sep 2025

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly



Generali *Centra*

(Rs Lakhs)

| Periodicity of Submission : Quarterly | | Category Code | Current Quarter | | | | Year To Date(Current Year) | | | | Year to date(Previous Year) | | | |
|---------------------------------------|--|---------------|-----------------|------------|-------------|-----------|----------------------------|------------|-------------|-----------|-----------------------------|------------|-------------|-----------|
| No. | Category of Investment | | Investment | Income on | Gross Yield | Net Yield | Investment | Income on | Gross Yield | Net Yield | Investment | Income on | Gross Yield | Net Yield |
| | | | | Investment | | | | Investment | | | | Investment | | |
| 1 | A Central Government Securities | | | | | | | | | | | | | |
| 2 | A1 Central Government Bonds | CGSB | 1,86,411.97 | 3,293.87 | 1.77% | 1.30% | 1,86,255.34 | 6,696.57 | 3.60% | 2.65% | 1,86,805.68 | 6,582.85 | 3.52% | 2.62% |
| 3 | A2 Special Deposits | CSPD | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | A3 Deposit under Sec 7 of Insurance Act, 1938 | CDSS | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | A4 Treasury Bills | CTRB | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | A5 Sovereign Green Bonds | CSGB | 6,033.80 | 104.91 | 1.74% | 1.28% | 5,900.48 | 204.89 | 3.47% | 2.56% | 3,001.79 | 107.94 | 3.60% | 2.68% |
| 7 | B Government Securities / Other Approved Securities | | | | | | | | | | | | | |
| 8 | B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds | CGSL | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | B2 State Government Bonds/ Development Loans | SGGB | 2,02,333.90 | 3,525.36 | 1.74% | 1.29% | 1,98,387.41 | 7,084.12 | 3.57% | 2.64% | 2,01,350.09 | 7,076.13 | 3.51% | 2.62% |
| 10 | B3 State Government Guaranteed Loans | SGGL | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | B4 Other Approved Securities (excluding Infrastructure Investments) | SGOA | 605.96 | 10.27 | 1.69% | 1.25% | 605.96 | 20.25 | 3.34% | 2.47% | 763.69 | 30.86 | 4.04% | 3.01% |
| 12 | B5 Guaranteed Equity | SGGE | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | C Housing and Loans to State Govt for housing and fire fighting equipment | | | | | | | | | | | | | |
| 14 | C1 Loans to State Govt. for Housing | HLSH | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | C2 Loans to State Govt. for Fire Fighting Equipments | HLSF | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB | HTLH | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | C4 Commercial Papers - NHB/Institutions accredited by NHB | HTLN | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | C5 Housing - Securitised Assets (Approved Investment) | HMBS | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group | HDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 | C7 Bonds/Debentures issued by HUDCO | HTHD | 9,226.13 | 157.05 | 1.70% | 1.26% | 9,198.47 | 310.36 | 3.37% | 2.49% | 6,464.13 | 225.80 | 3.49% | 2.60% |
| 21 | C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB | HTDN | - | - | - | - | - | - | - | - | - | - | - | - |
| 22 | C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act. | HTDA | 81,483.57 | 1,523.40 | 1.87% | 1.38% | 84,715.17 | 3,185.85 | 3.76% | 2.78% | 69,914.10 | 2,568.55 | 3.67% | 2.73% |
| 23 | C10 Bonds/Debentures issued by HUDCO | HFHD | - | - | - | - | - | - | - | - | - | - | - | - |
| 24 | C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB | HFDN | - | - | - | - | - | - | - | - | - | - | - | - |
| 25 | C12 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act. | HFDA | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 | C13Debentures / Bonds / CPs / Loans | HODS | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 | D Infrastructure Investments | | | | | | | | | | | | | |
| 28 | D1 Infrastructure - Other Approved Securities | ISAS | - | - | - | - | - | - | - | - | - | - | - | - |
| 29 | D2 Infrastructure - PSU - Equity shares - Quoted | ITPE | 556.22 | -18.25 | -3.28% | -2.42% | 739.68 | -56.43 | -7.63% | -5.63% | 736.48 | 198.56 | 26.96% | 20.07% |
| 30 | D3 Infrastructure - Corporate Securities - Equity shares - Quoted | ITCE | 2,365.61 | 27.15 | 1.15% | 0.85% | 2,499.96 | 19.87 | 0.79% | 0.59% | 832.83 | 452.00 | 54.27% | 40.40% |
| 31 | D4 Infrastructure - PSU - Equity Shares - Unquoted | IENQ | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group) | IEUQ | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 | D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group) | IEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 34 | D7 Infrastructure - Securitised Assets (Approved) | IESA | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promotor Group | IDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 36 | D9 Infrastructure - Infrastructure Development Fund (IDF) | IDDF | 5,001.07 | 102.94 | 2.06% | 1.52% | 5,001.07 | 204.31 | 4.09% | 3.02% | 6,088.93 | 242.19 | 3.98% | 2.96% |
| 37 | D10 Infrastructure - PSU - Debentures/ Bonds | IPTD | 95,954.49 | 1,823.99 | 1.90% | 1.40% | 99,808.17 | 3,918.13 | 3.93% | 2.90% | 97,155.44 | 3,586.20 | 3.69% | 2.75% |
| 38 | D11 Infrastructure - PSU - CPs | IPCP | - | - | - | - | - | - | - | - | - | - | - | - |
| 39 | D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds | ICTD | 5,050.49 | 145.10 | 2.87% | 2.12% | 6,626.35 | 309.90 | 4.68% | 3.45% | 14,451.81 | 556.35 | 3.85% | 2.87% |
| 40 | D13 Infrastructure - Other Corporate Securities - CPs | ICCP | - | - | - | - | - | - | - | - | - | - | - | - |
| 41 | D14 Infrastructure - Term Loans (with Charge) | ILWC | - | - | - | - | - | - | - | - | - | - | - | - |
| 42 | D15 Infrastructure - PSU - Debentures/ Bonds | IPFD | - | - | - | - | - | - | - | - | - | - | - | - |
| 43 | D19 Infrastructure - Units of Infrastructure Investment Trust | EIIT | 769.95 | 16.46 | 2.14% | 1.58% | 694.24 | 70.15 | 10.10% | 7.46% | 1,869.08 | 108.61 | 5.81% | 4.33% |
| 44 | D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds | ICFD | - | - | - | - | - | - | - | - | - | - | - | - |
| 45 | D20 Long Term Bank Bonds ApprovedInvestment-Infrastructure | ILBI | 16,097.67 | 322.21 | 2.00% | 1.48% | 16,365.43 | 648.97 | 3.97% | 2.93% | 17,539.66 | 699.51 | 3.99% | 2.97% |
| 46 | D21 Long Term Bank Bonds Approved Investment-Affordable Housing | HLBH | 2,505.00 | 49.70 | 1.98% | 1.47% | 2,505.00 | 97.96 | 3.91% | 2.89% | 2,504.89 | 97.23 | 3.88% | 2.89% |
| 47 | D16Infrastructure - Debentures / Bonds / CPs / loans | IODS | 467.00 | 3.57 | 0.76% | 0.56% | 467.00 | 8.49 | 1.82% | 1.34% | 961.57 | 24.71 | 2.57% | 1.91% |
| 48 | D18 Units of Infrastructure Investment Trust | OIIT | 193.58 | 0.00 | 0.00% | 0.00% | 195.65 | 11.38 | 5.82% | 4.29% | - | - | - | - |
| 49 | D17 Infrastructure - Equity (including unlisted) | IOEQ | 372.67 | 20.00 | 5.37% | 3.96% | 372.67 | 20.00 | 5.37% | 3.96% | - | - | - | - |
| 50 | E Approved Investment Subject To Exposure Norms | | | | | | | | | | | | | |
| 51 | E1 PSU - (Approved Investment)-Equity Shares quoted | EAEQ | 3,808.27 | 54.27 | 1.43% | 1.05% | 2,944.03 | 169.88 | 5.77% | 4.26% | 1,132.80 | 55.69 | 4.92% | 3.66% |
| 52 | E2 Corporate Securities (Approved Investment) - Equity Shares (ordinary)-Quoted | EACE | 16,347.41 | 412.95 | 2.53% | 1.87% | 15,057.26 | 751.21 | 4.99% | 3.68% | 6,427.54 | 1,078.76 | 16.74% | 12.46% |
| 53 | E3 PSU-(Approved Investments)-Equity Shares - quoted | ETPE | - | - | - | - | - | - | - | - | - | - | - | - |
| 54 | E4 Corporate Securities (Approved Investment) - Equity Shares -Quoted | ETCE | - | - | - | - | - | - | - | - | - | - | - | - |
| 55 | E5 Corporate Securities (Approved Investment) - Equity Unquoted | EENQ | - | - | - | - | - | - | - | - | - | - | - | - |
| 56 | E6 PSU - Equity Shares - Unquoted | EFUQ | - | - | - | - | - | - | - | - | - | - | - | - |

| | | | | | | | | | | | | | | |
|-----|--|------|-------------|-----------|-------|-------|-------------|-----------|--------|--------|-------------|-----------|--------|--------|
| 56 | E7 Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations) | EFES | - | - | - | - | - | - | - | - | - | - | - | - |
| 57 | E8 Equity Shares (incl. Equity related Instruments) - Promoter Group | EEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 58 | E9 Corporate Securities - Bonds - Taxable | EPBT | 1,73,798.98 | 3,567.38 | 2.05% | 1.52% | 1,70,962.69 | 6,947.59 | 4.06% | 3.00% | 1,42,000.60 | 5,776.54 | 4.07% | 3.03% |
| 59 | E10 Corporate Securities - Bonds - Tax free | EPBF | - | - | - | - | - | - | - | - | - | - | - | - |
| 60 | E11 Corporate Securities (Approved Investment) -Pref Shares | EPNQ | - | - | - | - | - | - | - | - | - | - | - | - |
| 61 | E12 Corporate Securities (Approved Investment) - Investment in Subsidiaries | ECIS | - | - | - | - | - | - | - | - | - | - | - | - |
| 62 | E13 Corporate Securities (Approved Investment) - Debentures | ECOS | - | - | - | - | - | - | - | - | - | - | - | - |
| 63 | E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group | EDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 64 | E15 Corporate Securities (Approved Investment) - Derivative Instruments | ECDI | - | - | - | - | - | - | - | - | - | - | - | - |
| 65 | E16 Investment Properties - Immovable | EINP | - | - | - | - | - | - | - | - | - | - | - | - |
| 66 | E17 Loans - Policy Loans | ELPL | - | - | - | - | - | - | - | - | - | - | - | - |
| 67 | E18 Loans Secured Loans -Mortgage of Property in India (term Loan) | ELMI | - | - | - | - | - | - | - | - | - | - | - | - |
| 68 | E19 Loans Secured Loans -Mortgage of Property outside India (term Loan) | ELMO | - | - | - | - | - | - | - | - | - | - | - | - |
| 69 | E20 Deposits - Deposit with scheduled banks | ECDB | - | - | - | - | - | - | - | - | - | - | - | - |
| 70 | E21 Deposits - CDs with Scheduled Banks | EDCD | 2,330.81 | 44.50 | 1.91% | 1.41% | 2,330.81 | 87.73 | 3.76% | 2.78% | 2,387.90 | 84.80 | 3.55% | 2.64% |
| 71 | E22 Deposits - Money at call and short notice with banks /Repo | ECMR | 5,605.58 | 75.36 | 1.34% | 0.99% | 6,721.45 | 181.26 | 2.70% | 1.99% | 12,147.43 | 399.66 | 3.29% | 2.45% |
| 72 | E23 CCIL (Approved Investment) - CBLO | ECBO | - | - | - | - | - | - | - | - | - | - | - | - |
| 73 | E24 Commercial Papers issued by all India Financial Institutions rated very strong or more | ECCP | - | - | - | - | - | - | - | - | 2,499.15 | 2.26 | 0.09% | 0.07% |
| 74 | E25 Application Money | ECAM | - | - | - | - | - | - | - | - | - | - | - | - |
| 75 | E26 Deposit with Primary Dealers duly recognised by RBI | EDPD | - | - | - | - | - | - | - | - | - | - | - | - |
| 76 | E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks | EUPD | - | - | - | - | - | - | - | - | - | - | - | - |
| 77 | E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks | EPPD | - | - | - | - | - | - | - | - | - | - | - | - |
| 78 | E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of Tier 1 and 2 Capital issued by PSU Banks | EUPS | - | - | - | - | - | - | - | - | - | - | - | - |
| 79 | E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of Tier 1 and 2 Capital issued by Non-PSU Banks | EPPS | - | - | - | - | - | - | - | - | - | - | - | - |
| 80 | E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes | EGMF | - | - | - | - | - | - | - | - | - | - | - | - |
| 81 | E33 Mutual Funds - (under Insurer's Promoter Group) | EMPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 82 | E31 Exchange Traded Fund | EETF | - | - | - | - | - | - | - | - | - | - | - | - |
| 83 | F Other than Approved Securities | | | | | | | | | | | | | |
| 84 | F1 Other than Approved Investments -Bonds -PSU-Taxable | OBPT | - | - | - | - | - | - | - | - | - | - | - | - |
| 85 | F2 Other than Approved Investments -Bonds -PSU-Tax free | OBPF | - | - | - | - | - | - | - | - | - | - | - | - |
| 86 | F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted) | OESH | 3,825.27 | 96.61 | 2.53% | 1.86% | 3,800.51 | 351.24 | 9.24% | 6.82% | 2,220.81 | 407.01 | 18.45% | 13.74% |
| 87 | F4 Equity Shares (incl. Equity related Instruments) - Promoter Group | OEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 88 | F5 Other than Approved Investments -Debentures | OLDB | - | - | - | - | - | - | - | - | - | - | - | - |
| 89 | F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group | ODPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 90 | F7 Commercial Papers | OACP | - | - | - | - | - | - | - | - | - | - | - | - |
| 91 | F8 Other than Approved Investments -Pref Shares | OPSH | - | - | - | - | - | - | - | - | - | - | - | - |
| 92 | F9 Other than Approved Investments -Venture fund | OVNF | - | - | - | - | - | - | - | - | - | - | - | - |
| 93 | F10 Other than Approved Investments -Short Term Loans (Unsecured Deposits) | OSLU | - | - | - | - | - | - | - | - | - | - | - | - |
| 94 | F11 Other than Approved Investments - Term Loans (without charge) | OTLW | - | - | - | - | - | - | - | - | - | - | - | - |
| 95 | F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes | OMGS | - | - | - | - | - | - | - | - | - | - | - | - |
| 96 | F13 Mutual Funds - (under Insurer's Promoter Group) | OMPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 97 | F14 Derivative Instruments | OCDI | - | - | - | - | - | - | - | - | - | - | - | - |
| 98 | F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure assets) | OPSA | - | - | - | - | - | - | - | - | - | - | - | - |
| 99 | F16 Equity Shares (PSU & Unlisted) | OEPU | 475.23 | 4.55 | 0.96% | 0.71% | 1,317.95 | -100.78 | -7.65% | -5.65% | - | - | - | - |
| 100 | F17 Investment properties - Immovable | OIPI | - | - | - | - | - | - | - | - | - | - | - | - |
| 101 | F18 Equity Shares in Housing Finance Companies | HAEQ | - | - | - | - | 708.84 | 75.62 | 10.67% | 7.88% | 574.95 | 171.29 | 29.79% | 22.18% |
| | TOTAL | | 8,21,620.66 | 15,363.34 | 1.87% | 1.38% | 8,24,181.59 | 31,218.52 | 3.79% | 2.80% | 7,79,831.36 | 30,533.48 | 3.92% | 1.50% |

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date :

Note: Category of investment (COI) shall be as per Guidelines, as amended from time to time

1. Based on daily simple Average of Investments
2. Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund.
5. YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6. Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

PART-A

Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD (Formerly Known as Future Generali India Insurance Co. Ltd.)

Registration Number : 132

Statement as on: Sept 2025

Statement of Down Graded Investments

Periodicity of Submission : Quarterly



(Rs in Lakhs)

| No. | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|----------|--|------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| A | <i>During the quarter</i> | | | | | | | | |
| 1 | NIL | | | | | | | | |
| B | <i>As on Date</i> | | | | | | | | |
| 1 | 10.30% ILFS Financial Services Ltd (mat 28 Dec 2021) | IODS | 231 | 03-01-2012 | CARE | CAREAAA | CARE D | 17-09-2018 | |
| 2 | 8.72%ILFS2025 (mat date 21 Jan 2025). | IODS | 400 | 29-08-2018 | CARE | AAA(IND) | CARE D | 17-09-2018 | |
| 3 | 9.90%ILFS 2025 (mat 27 Aug 2025). | IODS | 403 | 29-08-2018 | CARE | AAA(IND) | CARE D | 17-09-2018 | |
| 4 | 8.80%ILFS2020 (mat date 21st Sep. 2020) | IODS | 797 | 21-09-2015 | ICRA | AAA(IND) | ICRA D | 17-09-2018 | |

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33 Reinsurance/Retrocession Risk Concentration



Insurer: Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)

Date: 30-09-2025

(Rs in Lakhs)

| Reinsurance Risk Concentration | | | | | | |
|--------------------------------|--|-------------------|--|------------------|-----------------|-------------------------------------|
| S.No. | Reinsurance Placements | No. of reinsurers | Premium ceded to reinsurers (Upto the Quarter) | | | Premium ceded to reinsurers / Total |
| | | | Proportional | Non-Proportional | Facultative | |
| | Outside India | | | | | |
| 1 | No. of Reinsurers with rating of AAA and above | - | - | - | - | 0.00% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 3 | - | - | 1,610.58 | 1.77% |
| 3 | No. of Reinsurers with rating A but less than AA | 60 | 22,642.88 | 2,024.39 | 3,338.16 | 30.71% |
| 4 | No. of Reinsurers with rating BBB but less than A | 13 | 1,115.57 | 163.58 | 86.12 | 1.50% |
| 5 | No. of Reinsurers with rating less than BBB | 2 | 0.45 | 0.11 | 38.73 | 0.04% |
| | Total (A) | 78 | 23,758.90 | 2,188.07 | 5,073.59 | 34.01% |
| | With In India | | | | | |
| 1 | Indian Insurance Companies | 12 | - | - | 778.76 | 0.85% |
| 2 | FRBs | 8 | 31,447.30 | 5,195.29 | 1,266.81 | 41.57% |
| 3 | GIC Re | 1 | 19,354.59 | 1,274.25 | 29.15 | 22.65% |
| 4 | Other (to be specified) | 4 | 558.77 | 181.68 | 93.48 | 0.91% |
| | Total (B) | 25 | 51,360.66 | 6,651.21 | 2,168.19 | 65.99% |
| | Grand Total (C)= (A)+(B) | 103 | 75,119.56 | 8,839.29 | 7,241.78 | 100.00% |

Note:- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative) is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

PERIODIC DISCLOSURES
FORM NO. 34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS



GROSS DIRECT PREMIUM UNDERWRITTEN (FOR THE QUARTER ENDED September 30, 2023)

Name of the Insurer: Generall Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)

(Amount in Rs. Lakhs)

| Sl.No. | State / Union Territory | Fire | Marine Hull | Marine Cargo | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel Insurance | Miscellaneous | | | | | Crop Insurance | Other segments ^(b) | Total Miscellaneous | Total |
|--------|-----------------------------|------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|------------------|---------------|-----------|--------------------------|-------------|----------|-----------------|-------------------------------|---------------------|-------|
| | | | For the Quarter | For the Quarter | For the Quarter | For the Quarter | For the Quarter | For the Quarter | For the Quarter | For the Quarter | For the Quarter | Total Health | Workmen's | Public/Product Liability | Engineering | Aviation | For the Quarter | | | |
| 1 | Andhra Pradesh | - | - | - | - | 528 | 2,599 | 3,127 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Assam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Bihar | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Chhattisgarh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Goa | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Gujarat | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Haryana | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Himachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Jharkhand | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Karnataka | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Kerala | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Madhya Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Maharashtra | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Manipur | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Mizoram | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Nagaland | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Odisha | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Punjab | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Rajasthan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 | Sikkim | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 21 | Tamil Nadu | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 22 | Telangana | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 23 | Tripura | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 24 | Uttarakhand | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 25 | Uttar Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 | West Bengal | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 | Andaman and Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 28 | Chandigarh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 29 | Dadra and Nagar Haveli | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 30 | Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 31 | Govt of NCT of Delhi | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | Jammu & Kashmir | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 | Ladakh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 34 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | Puducherry | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 36 | Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 37 | Grand Total (A)-(B)-(C) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Note :-
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
(d) For the Quarter and Up to the Quarter information are to be shown in separate sheets

GROSS DIRECT PREMIUM UNDERWRITTEN (UP TO THE QUARTER ENDED SEPTEMBER 30, 2025)

Name of the Insurer: Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)

PERIODIC DISCLOSURES
FORM No. 34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS



| Sl.No. | State / Union Territory | Fire | Marine Hull | Marine Cargo | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel Insurance | Miscellaneous | | | | | Other services ¹¹ | Total Miscellaneous | Total |
|--------|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|------------------|------------------|------------------|----------------------------|------------------|------------------|------------------------------|---------------------|------------------|
| | | | | | | | | | | | | Total Health | Workman's | Public / Product Liability | Engineering | Aviation | | | |
| | | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter | Upto the Quarter |
| | STATES | | | | | | | | | | | | | | | | | | |
| 1 | Andhra Pradesh | 80 | - | 2 | 2 | 983 | 4,365 | 5,348 | 93 | 35 | 11 | 139 | 42 | 3 | 80 | - | 11,929 | 35 | 17,576 |
| 2 | Assam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Bihar | 65 | - | 2 | 2 | 589 | 1,265 | 1,853 | 360 | 4 | - | 364 | - | 0 | - | - | 10 | 82 | 2,302 |
| 4 | Chhattisgarh | 244 | - | 4 | 4 | 376 | 1,642 | 2,017 | 19 | 0 | 0 | 20 | 1 | 0 | 29 | - | - | 190 | 2,257 |
| 5 | Goa | 131 | - | 24 | 24 | 157 | 183 | 340 | 33 | 7 | 0 | 39 | 1 | 0 | 18 | - | - | 64 | 518 |
| 6 | Gujarat | 54 | - | 3 | 3 | 102 | 99 | 201 | 4 | 1 | 1 | 5 | 7 | 0 | 6 | - | - | 235 | 291 |
| 7 | Haryana | 2,498 | - | 639 | 639 | 2,024 | 2,761 | 4,794 | 1,640 | 350 | 19 | 2,008 | 177 | 109 | 428 | - | - | 510 | 8,017 |
| 8 | Himachal Pradesh | 106 | - | 37 | 37 | 807 | 135 | 1,302 | 98 | 33 | 1 | 194 | 7 | 30 | 15 | - | - | 179 | 1,490 |
| 9 | Karnataka | 53 | - | 0 | 0 | 55 | 182 | 237 | 1 | 12 | 0 | 15 | 1 | - | - | - | 100 | 353 | 406 |
| 10 | Kerala | 132 | - | 7 | 7 | 657 | 1,724 | 2,279 | 381 | 9 | 1 | 392 | 13 | 1 | 57 | - | 2,082 | 159 | 4,887 |
| 11 | Madhya Pradesh | 1,526 | - | 1,406 | 1,406 | 3,035 | 3,047 | 6,082 | 11,139 | 74 | 11 | 11,224 | 49 | 49 | 184 | - | 7 | 296 | 17,881 |
| 12 | Maharashtra | 129 | - | 51 | 51 | 1,657 | 4,512 | 6,168 | 1,394 | 40 | 46 | 5,480 | 22 | 24 | 25 | - | - | 246 | 7,967 |
| 13 | Manipur | 337 | - | 71 | 71 | 568 | 688 | 1,256 | 319 | 45 | 8 | 372 | 61 | 37 | 36 | - | - | 236 | 1,086 |
| 14 | Mizoram | 20,134 | 0 | 3,040 | 3,040 | 11,685 | 9,702 | 21,387 | 32,785 | 3,801 | 85 | 36,671 | 747 | 1,136 | 1,713 | 0 | (370) | 6,976 | 68,260 |
| 15 | Nagaland | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Narayani | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Nepal | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Northeast | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Odisha | 159 | - | 5 | 5 | 457 | 377 | 794 | 273 | 17 | 1 | 291 | 65 | 0 | 20 | - | 9 | 133 | 1,302 |
| 20 | Punjab | 161 | - | 161 | 161 | 2,088 | 1,144 | 3,233 | 608 | 74 | 55 | 737 | 24 | 9 | 14 | - | - | 297 | 4,037 |
| 21 | Rajasthan | 352 | - | 86 | 86 | 240 | 753 | 993 | 139 | 22 | 4 | 165 | 13 | 18 | 132 | - | 4 | 168 | 1,493 |
| 22 | Sikkim | 5 | - | - | - | 65 | 148 | 208 | - | 5 | - | 13 | 0 | - | - | - | 27 | 6 | 251 |
| 23 | Tamil Nadu | 2,518 | - | 653 | 653 | 1,595 | 817 | 2,412 | 1,612 | 127 | 11 | 1,750 | 161 | 90 | 276 | - | - | 4,064 | 8,137 |
| 24 | Telangana | 4,884 | - | 230 | 230 | 2,327 | 3,301 | 5,628 | 2,674 | 267 | 40 | 2,982 | 518 | 80 | 1,800 | - | - | 860 | 11,367 |
| 25 | Tripura | 15 | - | 8 | 8 | 92 | 181 | 239 | 8 | 0 | 0 | 8 | 0 | - | - | - | - | 27 | 152 |
| 26 | Uttarakhand | 108 | - | 1 | 1 | 297 | 208 | 595 | 12 | 35 | 0 | 47 | 3 | - | 1 | - | - | 82 | 837 |
| 27 | Uttar Pradesh | 793 | - | 35 | 35 | 2,911 | 2,242 | 5,154 | 450 | 94 | 3 | 547 | 12 | 5 | 78 | - | - | 6,311 | 7,310 |
| 28 | West Bengal | 3,418 | - | 394 | 394 | 789 | 898 | 1,688 | 1,912 | 251 | 10 | 2,174 | 29 | 35 | 281 | - | - | 960 | 8,140 |
| | TOTAL (A) | 38,387 | 0 | 6,776 | 6,776 | 33,297 | 40,744 | 74,042 | 55,860 | 5,866 | 311 | 61,637 | 3,943 | 1,620 | 4,895 | 0 | 13,599 | 11,801 | 1,69,437 |
| | UNION TERRITORIES | | | | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | 0 | - | 0 | 0 | 9 | 4 | 13 | - | - | - | - | - | - | - | - | - | 13 | 13 |
| 2 | Chandigarh | 446 | - | 262 | 262 | 1,183 | 829 | 2,012 | 221 | 15 | 28 | 262 | 34 | 15 | 13 | - | - | 88 | 2,424 |
| 3 | Dadra and Nagar Haveli | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Govt. of NCT of Delhi | 3,440 | - | 680 | 680 | 8,140 | 4,537 | 10,677 | 11,717 | 578 | 0 | 16 | 14,331 | 64 | 256 | 506 | - | 459 | 26,155 |
| 6 | Jammu & Kashmir | 12 | - | - | - | 145 | 600 | 743 | 5 | 0 | 0 | 6 | 2 | 0 | 0 | - | - | 14 | 786 |
| 7 | Ladakh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Puducherry | 56 | - | 1 | 1 | 213 | 81 | 294 | 6 | 2 | 0 | 8 | 1 | 8 | 0 | - | - | 12 | 324 |
| | TOTAL (B) | 4,155 | - | 943 | 943 | 7,885 | 5,873 | 13,558 | 13,970 | 596 | 42 | 14,566 | 101 | 289 | 549 | - | - | 574 | 29,680 |
| | Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL (C) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1 | Grand Total (A)+(B)+(C) | 42,463 | 0 | 7,719 | 7,719 | 40,983 | 46,617 | 87,599 | 69,830 | 5,862 | 353 | 76,245 | 2,044 | 1,910 | 5,245 | 0 | 13,599 | 12,475 | 1,99,117 |

Note -

(A) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(B) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(C) For the Quarter and Upto the Quarter information are to be shown in separate sheets

PERIODIC DISCLOSURES
FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

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



(Amount in Rs. Lakhs)

| Sl.No. | Line of Business | For the Quarter ended September 30, 2025 | | For the Quarter ended September 30, 2024 | | Upto the Quarter ended September 30, 2025 | | Upto the Quarter ended September 30, 2024 | |
|--------|---|---|-----------------|---|-----------------|--|------------------|--|------------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 13,500 | 91,142 | 10,260 | 82,519 | 42,463 | 1,67,197 | 31,864 | 1,58,290 |
| 2 | Marine Cargo | 2,887 | 17,370 | 3,238 | 17,599 | 7,719 | 35,672 | 6,965 | 35,304 |
| 3 | Marine Other than Cargo | 0 | - | - | - | 0 | - | 0 | - |
| 4 | Motor OD | 21,989 | 2,71,773 | 20,095 | 3,22,234 | 40,983 | 5,03,510 | 39,593 | 6,34,535 |
| 5 | Motor TP | 24,706 | 51,834 | 25,468 | 91,362 | 46,617 | 1,06,320 | 51,284 | 2,00,102 |
| 6 | Health | 35,001 | 22,821 | 49,404 | 28,486 | 69,930 | 45,072 | 1,07,986 | 53,738 |
| 7 | Personal Accident | 2,820 | 39,930 | 2,765 | 50,039 | 5,962 | 79,350 | 6,233 | 90,552 |
| 8 | Travel | 154 | 6,357 | 201 | 5,502 | 353 | 13,328 | 471 | 12,555 |
| 9 | Workmen's Compensation/ Employer's liability | 950 | 4,807 | 947 | 6,250 | 2,044 | 9,918 | 1,994 | 11,176 |
| 10 | Public/ Product Liability | 856 | 3,739 | 935 | 2,175 | 1,910 | 7,481 | 1,491 | 3,780 |
| 11 | Engineering | 2,651 | 1,593 | 2,778 | 1,636 | 5,245 | 3,486 | 5,403 | 3,136 |
| 12 | Aviation | 0 | 1 | - | - | 0 | 1 | - | - |
| 13 | Crop Insurance | 13,972 | 144 | 304 | 297 | 13,599 | 182 | 362 | 347 |
| 14 | Other segments ** | - | - | - | - | - | - | - | - |
| 15 | Miscellaneous | 6,777 | 1,09,529 | 9,270 | 1,24,554 | 12,475 | 2,19,204 | 17,846 | 2,33,335 |
| | Grand Total | 1,26,263 | 6,21,040 | 1,25,667 | 7,32,653 | 2,49,299 | 11,90,721 | 2,71,494 | 14,36,850 |

Notes:

- (a) Premium stands for amount of gross direct premium written in India
- (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

PERIODIC DISCLOSURES
FORM NL-36- BUSINESS -CHANNELS WISE



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

| Sl.No. | Channels | For the Quarter ended September 30, 2025 | | Upto the Quarter ended September 30, 2025 | | For the Quarter ended September 30, 2024 | | Upto the Quarter ended September 30, 2024 | |
|--------|---|---|-----------------------|--|-----------------------|---|-----------------------|--|-----------------------|
| | | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) |
| 1 | Individual agents | 89,054 | 16,560 | 1,77,529 | 32,755 | 1,07,122 | 15,797 | 2,09,103 | 31,142 |
| 2 | Corporate Agents-Banks | 1,87,419 | 5,668 | 3,57,962 | 11,039 | 1,95,774 | 8,895 | 3,68,505 | 17,775 |
| 3 | Corporate Agents -Others | 22,417 | 1,873 | 40,018 | 3,754 | 24,614 | 3,173 | 48,989 | 6,394 |
| 4 | Brokers | 2,15,791 | 70,486 | 4,11,497 | 1,57,215 | 2,73,282 | 78,024 | 5,52,096 | 1,71,799 |
| 5 | Micro Agents | 2 | 9 | 4 | 13 | 7 | 372 | 11 | 856 |
| 6 | Online (Through Company Website)- Others | 34,653 | 22,602 | 70,632 | 27,654 | 43,195 | 10,599 | 77,402 | 25,855 |
| 7 | Common Service Centres(CSC) | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 0 |
| 8 | Insurance Marketing Firm | 6,293 | 732 | 12,618 | 1,422 | 9,045 | 572 | 18,964 | 1,182 |
| 9 | Point of sales person (Direct) | 62,494 | 7,669 | 1,14,656 | 14,108 | 76,259 | 7,489 | 1,55,284 | 14,977 |
| 10 | MISP (Direct) | 2,862 | 655 | 5,705 | 1,325 | 3,298 | 739 | 6,383 | 1,500 |
| 11 | Web Aggregators | 54 | 9 | 99 | 14 | 56 | 6 | 112 | 14 |
| 12 | Referral Arrangements | - | - | - | - | - | - | - | - |
| 13 | Other (to be sepcified)(i) | - | - | - | - | - | - | - | - |
| | Total (A) | 6,21,040 | 1,26,263 | 11,90,721 | 2,49,299 | 7,32,653 | 1,25,667 | 14,36,850 | 2,71,494 |
| 14 | Business outside India (B) | - | - | - | - | - | - | - | - |
| | Grand Total (A+B) | 6,21,040 | 1,26,263 | 11,90,721 | 2,49,299 | 7,32,653 | 1,25,667 | 14,36,850 | 2,71,494 |

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: General Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)

Upto the year ending 30-Sept-2025



| | | | | | | | | | | | | | | | | | | | No. of claims only | |
|---------|--|-------|--------------|-------------|--------------|----------|----------|-------------|----------|-------------------|--------|--------------|---|------------------------------|-------------|----------|----------------|-------------------|--------------------|----------|
| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel | Total Health | Workmen's Compensation/ Employer's liability | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other segments ** | Miscellaneous | Total |
| 1 | Claims O/S at the beginning of the period | 1,660 | 1,921 | 10 | 1,931 | 8,943 | 12,538 | 21,479 | 10,084 | 454 | 70 | 10,608 | 243 | 73 | 780 | 82 | 480 | - | 3,608 | 41,444 |
| 2 | Claims reported during the period | 4,022 | 7,187 | 32 | 7,219 | 91,842 | 3,736 | 95,578 | 1,88,159 | 2,263 | 157 | 1,90,579 | 526 | 56 | 650 | - | 356 | - | 43,393 | 3,42,379 |
| (a) | Booked During the period | 3,917 | 6,953 | 32 | 6,985 | 91,484 | 3,545 | 95,029 | 1,87,163 | 2,020 | 138 | 1,89,321 | 494 | 55 | 613 | - | 354 | - | 43,190 | 3,39,958 |
| (b) | Reopened during the period | 105 | 234 | - | 234 | 358 | 191 | 549 | 196 | 243 | 19 | 1,258 | 32 | 1 | 37 | - | 2 | - | 203 | 2,451 |
| (c) | Other Adjustment (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | ----- | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Claims Settled during the period | 2,872 | 6,659 | 26 | 6,685 | 89,547 | 2,239 | 91,786 | 1,75,430 | 1,896 | 46 | 1,77,372 | 504 | 13 | 890 | 1 | 344 | - | 43,462 | 3,23,929 |
| (a) | paid during the period | 2,414 | 5,513 | 26 | 5,559 | 82,616 | 2,214 | 85,050 | 1,73,430 | 1,896 | 46 | 1,77,372 | 242 | 6 | 615 | 1 | 317 | - | 40,595 | 3,12,611 |
| (b) | Other Adjustment (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Closed without payment | 438 | 726 | - | 726 | 6,711 | 25 | 6,736 | - | - | - | - | 262 | 7 | 255 | - | 7 | - | 2,867 | 11,298 |
| 4 | Claims Repudiated during the period | 222 | 174 | - | 174 | 1,207 | 414 | 1,621 | 9,993 | 309 | 9 | 10,311 | 24 | 2 | 33 | - | - | - | 450 | 12,837 |
| (a) | Other Adjustment (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | ----- | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) | - | 2 | - | 2 | 102 | 121 | 223 | 3 | 5 | - | 8 | 5 | - | 1 | - | 27 | 34,524 | 12 | 34,802 |
| 6 | Claims O/S at End of the period | 2,788 | 2,275 | 16 | 2,291 | 10,031 | 13,619 | 23,650 | 12,820 | 512 | 172 | 13,504 | 541 | 114 | 507 | 81 | 492 | - | 3,089 | 47,057 |
| | Less than 3months | 1,208 | 1,089 | 7 | 1,076 | 8,120 | 9,760 | 10,321 | 2,75 | 110 | 10,706 | 174 | 37 | 180 | - | 75 | - | - | 24,973 | |
| | 3 months to 6 months | 436 | 223 | - | 223 | 962 | 1,382 | 2,384 | 1,372 | 53 | 2 | 1,427 | 13 | 84 | - | 4 | - | - | 632 | 5,373 |
| | 6months to 1 year | 386 | 139 | 4 | 143 | 354 | 2,147 | 2,501 | 576 | 58 | 34 | 668 | 98 | 22 | 79 | - | 54 | - | 383 | 4,334 |
| | 1 year and above | 758 | 844 | 5 | 849 | 595 | 6,480 | 9,085 | 551 | 126 | 26 | 783 | 119 | 42 | 164 | 81 | 359 | - | 317 | 12,477 |

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

| | | | | | | | | | | | | | | | | | | | (Amount in Rs. Lakhs) | |
|---------|--|--------|--------------|-------------|--------------|----------|----------|-------------|--------|-------------------|--------|--------------|---|------------------------------|-------------|----------|----------------|-------------------|-----------------------|----------|
| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel | Total Health | Workmen's Compensation/ Employer's liability | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other segments ** | Miscellaneous | Total |
| 1 | Claims O/S at the beginning of the period | 49,275 | 6,596 | 55 | 6,651 | 9,440 | 1,41,271 | 1,50,710 | 11,084 | 1,829 | 148 | 13,062 | 1,872 | 489 | 5,831 | 99 | 1,096 | - | 8,770 | 2,37,856 |
| 2 | Claims reported during the period | 14,657 | 4,944 | 53 | 4,997 | 30,706 | 30,622 | 61,328 | 82,758 | 4,120 | 160 | 87,038 | 1,611 | 237 | 2,147 | 0 | 5,634 | - | 11,304 | 1,48,492 |
| (a) | Booked During the period | 13,812 | 4,763 | 53 | 4,816 | 30,452 | 29,733 | 59,685 | 80,817 | 3,219 | 87 | 84,123 | 1,514 | 237 | 1,995 | 0 | 5,631 | - | 11,116 | 1,48,298 |
| (b) | Reopened during the period | 644 | 181 | - | 181 | 254 | 1,589 | 1,843 | 1,941 | 901 | 73 | 2,515 | 57 | 0 | 152 | - | 3 | - | 188 | 6,824 |
| (c) | Other Adjustment (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | ----- | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Claims Settled during the period | 12,724 | 3,998 | 3 | 4,001 | 30,608 | 17,737 | 48,345 | 73,769 | 3,022 | 92 | 76,883 | 1,158 | 77 | 2,288 | 68 | 5,519 | - | 7,764 | 1,58,826 |
| (a) | paid during the period | 11,653 | 3,313 | 3 | 3,316 | 28,337 | 17,585 | 45,922 | 73,769 | 3,022 | 92 | 76,883 | 642 | 65 | 2,024 | 68 | 5,510 | - | 6,176 | 1,52,258 |
| (b) | Other Adjustment (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Closed without payment | 1,071 | 685 | - | 685 | 2,271 | 152 | 2,423 | - | - | - | - | 516 | 12 | 265 | - | 9 | - | 1,588 | 6,588 |
| 4 | Claims Repudiated during the period | 411 | 139 | - | 139 | 378 | 3,245 | 3,623 | 6,134 | 722 | 10 | 139 | 65 | 5 | 86 | - | - | - | 320 | 11,514 |
| (a) | Other Adjustment (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | ----- | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) | - | - | - | - | 122 | 102 | 224 | - | 1 | - | 1 | 3 | - | - | - | 9 | 2,637 | 4 | 2,878 |
| 6 | Claims O/S at End of the period | 50,597 | 7,404 | 104 | 7,508 | 9,159 | 1,51,112 | 1,60,271 | 13,940 | 2,205 | 206 | 16,351 | 2,261 | 644 | 5,603 | 31 | 1,211 | - | 11,990 | 2,56,467 |
| | Less than 3months | 10,382 | 1,523 | 50 | 1,573 | 5,606 | 14,932 | 20,538 | 12,347 | 1,225 | 73 | 13,645 | 442 | 277 | 1,252 | - | 87 | - | 1,976 | 50,171 |
| | 3 months to 6 months | 5,646 | 339 | - | 339 | 1,324 | 13,651 | 15,184 | 71 | 73 | 1 | 13,651 | 3 | 411 | 28 | 998 | - | 3 | - | 21,480 |
| | 6months to 1 year | 11,173 | 1,019 | 15 | 1,034 | 600 | 21,589 | 22,189 | 1,214 | 178 | 27 | 21,418 | 156 | 54 | 156 | - | 176 | - | 2,542 | 39,786 |
| | 1 year and above | 22,896 | 4,324 | 40 | 4,364 | 1,630 | 1,00,730 | 1,02,360 | 450 | 730 | 105 | 1,285 | 894 | 183 | 2,788 | 31 | 945 | - | 5,325 | 1,41,050 |

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)



For the quarter ending 30-Sept-2025 (July 25 - Sept 25)

(Amount in Rs. Lakhs)

| Ageing of Claims (Claims paid) | | | | | | | | | | | | | | | | | |
|--------------------------------|--|--------------------|---------------------------|----------------------------|--------------------------|-------------------------|--------------------------|-----------|-----------------------|---------------------------|----------------------------|--------------------------|-------------------------|--------------------------|-----------|--------------------------|-----------------------------|
| Sl.No. | Line of Business | No. of claims paid | | | | | | | Amount of claims paid | | | | | | | Total No. of claims paid | Total amount of claims paid |
| | | upto 1 month | > 1 month and <= 3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | upto 1 month | > 1 month and <= 3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | | |
| 1 | Fire | 920 | 276 | 86 | 56 | 59 | 8 | 1 | 2,143 | 1,137 | 892 | 776 | 1,041 | 99 | 141 | 1,406 | 6,228 |
| 2 | Marine Cargo | 2,666 | 439 | 147 | 60 | 21 | - | 5 | 404 | 397 | 345 | 553 | 105 | - | 15 | 3,338 | 1,819 |
| 3 | Marine Other than Cargo | 15 | - | - | - | - | - | - | 2 | - | - | - | - | - | - | 15 | 2 |
| 4 | Motor OD | 33,521 | 7,112 | 1,445 | 333 | 67 | 7 | 13 | 7,451 | 4,832 | 2,202 | 471 | 80 | 23 | 47 | 42,498 | 15,106 |
| 5 | Motor TP | 11 | 155 | 381 | 393 | 398 | 82 | 65 | 1,775 | 835 | 2,299 | 2,592 | 2,491 | 797 | 542 | 1,485 | 11,331 |
| 6 | Health | 84,080 | 5,348 | 1,488 | 497 | 80 | 2 | 4 | 31,079 | 6,484 | 940 | 243 | 49 | 2 | 7 | 91,499 | 38,803 |
| 7 | Personal Accident | 764 | 195 | 84 | 54 | 12 | 3 | 4 | 901 | 212 | 208 | 97 | 21 | 4 | 4 | 1,116 | 1,447 |
| 8 | Travel | 11 | - | 3 | 4 | 5 | - | - | 10 | 1 | 17 | 1 | 11 | - | - | 23 | 39 |
| 9 | Workmen's Compensation/ Employer's liability | 11 | 32 | 37 | 33 | 21 | 1 | 1 | 12 | 41 | 165 | 95 | 79 | 0 | 0 | 136 | 393 |
| 10 | Public/ Product Liability | - | 1 | - | - | 1 | - | - | 0 | 0 | - | - | 49 | - | - | 2 | 49 |
| 11 | Engineering | 122 | 55 | 89 | 78 | 20 | - | - | 241 | 41 | 202 | 390 | 360 | 0 | 0 | 364 | 1,235 |
| 12 | Aviation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Crop Insurance | 77 | 188 | 62 | 8 | 1 | - | - | 468 | 1,759 | 2 | - | 1 | - | - | 336 | 2,229 |
| 14 | Other segments ^(a) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Miscellaneous | 18,799 | 678 | 246 | 113 | 35 | - | 5 | 1,950 | 363 | 228 | 144 | 171 | 1 | 3 | 19,876 | 2,860 |

Note: (a) Other segments includes Credit Insurance.

Upto the quarter ending 30-Sept-2025 (April 25 - Sept 25)

(Rs in Lakhs)

| Ageing of Claims (Claims paid) | | | | | | | | | | | | | | | | | |
|--------------------------------|--|--------------------|---------------------------|----------------------------|--------------------------|-------------------------|--------------------------|-----------|-----------------------|---------------------------|----------------------------|--------------------------|-------------------------|--------------------------|-----------|--------------------------|-----------------------------|
| Sl.No. | Line of Business | No. of claims paid | | | | | | | Amount of claims paid | | | | | | | Total No. of claims paid | Total amount of claims paid |
| | | upto 1 month | > 1 month and <= 3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | upto 1 month | > 1 month and <= 3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | | |
| 1 | Fire | 1,439 | 499 | 222 | 134 | 126 | 13 | 1 | 3,249 | 1,449 | 1,690 | 2,197 | 2,815 | 109 | 144 | 2,434 | 11,653 |
| 2 | Marine Cargo | 4,522 | 886 | 356 | 126 | 37 | - | 6 | 806 | 668 | 765 | 811 | 248 | - | 15 | 5,933 | 3,313 |
| 3 | Marine Other than Carqo | 24 | 1 | 1 | - | - | - | - | 2 | 1 | 0 | - | - | - | - | 26 | 3 |
| 4 | Motor OD | 66,560 | 13,219 | 2,356 | 543 | 115 | 17 | 26 | 14,503 | 8,791 | 3,729 | 967 | 165 | 44 | 138 | 82,836 | 28,337 |
| 5 | Motor TP | 14 | 213 | 548 | 596 | 591 | 122 | 130 | 2,929 | 1,141 | 3,222 | 3,727 | 4,011 | 1,426 | 1,129 | 2,214 | 17,585 |
| 6 | Health | 1,61,486 | 10,216 | 2,841 | 742 | 138 | 3 | 4 | 61,349 | 9,601 | 2,234 | 479 | 97 | 2 | 7 | 1,75,430 | 73,769 |
| 7 | Personal Accident | 1,236 | 382 | 154 | 83 | 23 | 7 | 11 | 1,600 | 736 | 303 | 280 | 86 | 8 | 9 | 1,896 | 3,022 |
| 8 | Travel | 26 | - | 6 | 7 | 7 | - | - | 11 | 1 | 35 | 25 | 20 | - | - | 46 | 92 |
| 9 | Workmen's Compensation/ Employer's liability | 14 | 49 | 75 | 55 | 46 | 1 | 2 | 17 | 54 | 221 | 184 | 166 | 0 | 0 | 242 | 642 |
| 10 | Public/ Product Liability | - | 1 | 1 | 1 | 2 | 1 | - | 0 | 0 | 4 | 0 | 56 | 5 | - | 6 | 65 |
| 11 | Engineering | 161 | 116 | 160 | 152 | 44 | 1 | 1 | 256 | 77 | 270 | 799 | 542 | 48 | 31 | 635 | 2,024 |
| 12 | Aviation | - | - | - | - | 1 | - | - | - | - | - | - | 68 | - | - | 1 | 68 |
| 13 | Crop Insurance | 77 | 188 | 62 | 8 | 2 | - | - | 2,334 | 2,957 | 214 | - | 4 | - | - | 337 | 5,510 |
| 14 | Other segments ^(a) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Miscellaneous | 37,879 | 1,576 | 678 | 392 | 59 | - | 11 | 4,024 | 856 | 517 | 463 | 294 | 1 | 21 | 40,595 | 6,176 |

Note: (a) Other segments includes Credit Insurance.

FORM NL-41 OFFICES INFORMATION
As at:

Name of the Insurer: Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)
Date: September 30, 2025

| Sl. No. | Office Information | Number |
|---------|---|---|
| 1 | No. of offices at the beginning of the year | 167 |
| 2 | No. of branches approved during the year | 10 |
| 3 | No. of branches opened during the year | 0 |
| 4 | Out of approvals of previous year | 1 |
| | Out of approvals of this year | 0 |
| 5 | No. of branches closed during the year | 168 |
| 6 | No. of branches at the end of the year | 9 |
| 7 | No. of branches approved but not opened | 0 |
| 8 | No. of rural branches | 168 |
| 9 | No. of urban branches | |
| 10 | No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director | (a) 3 (b) 1 (MD & CEO) (c) 8 (including 3 Independent Directors) (d) 2 (e) 1 (MD & CEO) |
| 11 | No. of Employees (a) On-roll: (b) Off-roll: (c) Total | (a) 2655 (b) 798 (c) 3453 |
| 12 | No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified) | (a) 11258 (b) 32 (c) 44 (d) 664 (e) 10 (f) 56 (g) 98 (h) 29467 (i) --- |

Employees and Insurance Agents and Intermediaries -Movement

| Particulars | Employees | Insurance Agents and Intermediaries |
|--|-----------|-------------------------------------|
| Number at the beginning of the quarter | 3621 | 40981 |
| Recruitments during the quarter | 368 | 768 |
| Attrition during the quarter | 536 | 120 |
| Number at the end of the quarter | 3453 | 41629 |

Name of the Insurer: **GENERALI CENTRAL INSURANCE COMPANY LIMITED (FORMERLY KNOWN AS FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED)**

Date: 30 September 2025



| Board of Directors and Key Management Persons | | | | |
|---|--------------------------|---|---------------------------------|---|
| Sl. No. | Name of person | Designation | Role /Category | Details of change in the period, if any |
| 1 | Mr. Parveen Kumar Gupta | Independent Director (Chairman) | Independent Director (Chairman) | - |
| 2 | Mr. Shailesh Haribhakti | Independent Director | Independent Director | - |
| 3 | Mr. Sharad Kumar Saxena | Independent Director | Independent Director | - |
| 4 | Mr. Roberto Leonardi | Non-Executive Director | Non-Executive Director | - |
| 5 | Ms. Valentina Sarrocco | Non-Executive Director | Non-Executive Director | - |
| 6 | Ms. Lima Alexandrova | Non-Executive Director | Non-Executive Director | - |
| 7 | Mr. M. V. Murali Krishna | Non-Executive Director | Non-Executive Director | Appointed as Non-Executive Director w.e.f August 21, 2025 |
| 8 | Mr. Vasth Venkatesh | Non-Executive Director | Non-Executive Director | Appointed as Non-Executive Director w.e.f August 02, 2025 |
| 9 | Mr. Anup Rau | Managing Director & Chief Executive Officer | Key Management Person | - |
| 10 | Mr. Ashish Lakhtakia | General Counsel, Chief-Regulatory Affairs and Company Secretary | Key Management Person | - |
| 11 | Mr. Devi Dayal Garg | Chief Financial Officer | Key Management Person | - |
| 12 | Mr. Jatin Arora | Appointed Actuary | Key Management Person | - |
| 13 | Mr. Deepak Prasad | Chief Commercial Officer | Key Management Person | - |
| 14 | Mr. Ajay Panchal | Chief Risk Officer | Key Management Person | - |
| 15 | Mr. Milan P. Shiroadkar | Chief of Investments | Key Management Person | - |
| 16 | Ms. Ruchika Malhan Varma | Chief Marketing Officer, Customer & Impact Officer | Key Management Person | - |
| 17 | Mr. Abhishek Singh | Chief Bancassurance Officer | Key Management Person | - |
| 18 | Mr. Akshaya Kashyap | Chief People & Organisation Officer | Key Management Person | - |
| 19 | Ms. Smita Tibrewal | Chief Insurance Officer | Key Management Person | - |
| 20 | Mr. Ramit Goyal | Chief Distribution Officer | Key Management Person | - |
| 21 | Ms. Kanika Garg | Chief Operating Officer | Key Management Person | - |
| 22 | Ms. Shilpa Mantri | Chief Compliance Officer | Key Management Person | - |

Notes:-

- (a) "Key Management Person" as defined under means as defined in the Insurance Regulatory and Development Authority of India (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024 as amended from
b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

PERIODIC DISCLOSURES
FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)



Name of the Insurer: Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)

Upto the Quarter ended September, 2025

(Amount in Rs. Lakhs)

| Rural & Social Obligations (Quarterly Returns) | | | | | |
|--|--|------------|------------------------|-------------------|-------------|
| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
| 1 | Fire | Rural | 12,495 | 1,890 | 24,27,796 |
| | | Social | - | - | - |
| 2 | Marine Cargo | Rural | 1,018 | 189 | 10,15,561 |
| | | Social | - | - | - |
| 3 | Marine Other Than Cargo | Rural | - | - | - |
| | | Social | - | - | - |
| 4 | Motor OD | Rural | 35,396 | 2,231 | 2,39,800 |
| | | Social | - | - | - |
| 5 | Motor TP | Rural | 14,217 | 3,948 | - |
| | | Social | - | - | - |
| 6 | Health | Rural | 1,673 | 1,232 | 72,060 |
| | | Social | 10 | 970 | 4,143 |
| 7 | Personal Accident | Rural | 5,972 | 130 | 1,29,180 |
| | | Social | 2 | 168 | 36 |
| 8 | Travel | Rural | 720 | 23 | 65,295 |
| | | Social | - | - | - |
| 9 | Workmen's Compensation/ Employer's liability | Rural | 420 | 90 | 61,092 |
| | | Social | - | - | - |
| 10 | Public/ Product Liability | Rural | 139 | 55 | 26,256 |
| | | Social | - | - | - |
| 11 | Engineering | Rural | 200 | 318 | 5,05,077 |
| | | Social | - | - | - |
| 12 | Aviation | Rural | - | - | - |
| | | Social | - | - | - |
| 13 | Crop | Rural | 182 | 13,599 | (5,03,796) |
| | | Social | - | - | - |
| 14 | Miscellaneous | Rural | 25,130 | 421 | 7,02,915 |
| | | Social | - | - | - |
| | Total | Rural | 97,562 | 24,126 | 47,41,237 |
| | | Social | 12 | 1,138 | 4,179 |

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-44-MOTOR TP OBLIGATIONS

- (i) Name of the Insurer: Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)
- (ii) Registration No.132. and Date of Registration with the IRDAI: 4th September, 2007
- (iii) Gross Direct Premium Income during immediate preceding FY: ₹ 540,816 lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: ₹ 102,759 lakhs
- (v) Obligation of the Insurer to be met in a financial year: 766,672 policy count

Statement Period: period ending 30th September 2025

| Items | (₹ lakhs) | |
|---|-----------------------|------------------------|
| | For the quarter ended | Upto the quarter ended |
| | 30th September 2025 | 30th September 2025 |
| Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L) | 3,417.64 | 6,357.54 |
| Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P) | 21,288.74 | 40,259.91 |
| Total Gross Direct Motor Third Party Insurance Business Premium (L+P) | 24,706.37 | 46,617.44 |
| Total Gross Direct Motor Own damage Insurance Business Premium | 21,988.87 | 40,982.06 |
| Total Gross Direct Premium Income | 1,26,263.09 | 2,49,292.62 |

Insurer Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)
 GRIEVANCE DISPOSAL FOR THE PERIOD July 1, 2025 to September 30, 2025 DURING THE FINANCIAL YEAR 2025-26

Date: **September 30, 2025**

| Sl. No. | Particulars | Opening Balance * As of beginning of the quarter | Additions during the quarter | Complaints Resolved / Settled during the quarter | | | Complaints Pending at the end of the quarter | Total complaints registered upto the quarter during the financial year |
|----------|---|--|---------------------------------|---|---------------------|------------|---|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by the customers | | | | | | | |
| a) | Proposal Related | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Claim | 7 | 227 | 91 | 12 | 123 | 8 | 428 |
| c) | Policy Related | 1 | 35 | 22 | 0 | 11 | 3 | 78 |
| d) | Premium | 1 | 9 | 2 | 0 | 8 | 0 | 18 |
| e) | Refund | 1 | 6 | 6 | 0 | 1 | 0 | 11 |
| f) | Coverage | 0 | 3 | 1 | 0 | 2 | 0 | 6 |
| g) | Cover Note Related | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) | Product | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| i) | Others | 0 | 10 | 4 | 0 | 5 | 1 | 22 |
| | Total Number of complaints: | 10 | 290 | 126 | 12 | 150 | 12 | 563 |

| | | |
|----------|---|----------------|
| 2 | Total No. of policies during previous year: | 2817508 |
| 3 | Total No. of claims during previous year: | 732654 |
| 4 | Total No. of policies during current year: | 1190721 |
| 5 | Total No. of claims during current year: | 342379 |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year) | 1.13 |
| 7 | Total No. of claim Complaints (current year) per 10,000 claims registered (current year) | 12.50 |

** Total number of claims have been considered as reported claims
 No of policies and claims (reported) during previous year are reported for the entire previous FY.

| 8 | Duration wise Pending Status | Complaints made by Customers | Complaints made by Intermediaries | Total |
|----|--------------------------------|---------------------------------|---|-----------|
| | | | | |
| a) | Upto 7 days | 12 | 0 | 12 |
| b) | 7 - 15 days | 0 | 0 | 0 |
| c) | 15 - 30 days | 0 | 0 | 0 |
| d) | 30 - 90 days | 0 | 0 | 0 |
| e) | 90 days & Beyond | 0 | 0 | 0 |
| | Total No. of complaints | 12 | 0 | 12 |

* Opening balance should tally with the closing balance of the previous Quarter

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement as on: Sept 2025

Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD (Formerly known as Future Generali India Insurance Co. Ltd.)
For the Quarter ending : Q2 FY25-26



| Meeting Date | Investee Company Name | Type of Meeting (AGM / EGM) | Proposal of Management / Shareholders | Description of the proposal | Management Recommendation | Vote (For / Against / Abstain) | Reason supporting the vote decision |
|--------------|-----------------------|-----------------------------|---------------------------------------|-----------------------------|---------------------------|--------------------------------|-------------------------------------|
| | | | | NIL | | | |