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 31ST MARCH 2026

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25
1	Premiums Earned (Net)	NL-4	5,304.59	21,132.76	5,074.74	18,988.71	2,715.86	9,988.57	2,291.91	8,716.54	78,307.60	3,31,813.99	93,489.48	3,47,624.80	86,328.05	3,62,935.31	1,00,856.13	3,75,330.05
2	Profit/Loss on sale/redemption of Investments		88.09	365.83	3.86	278.06	22.89	73.55	4.09	55.46	921.05	2,505.69	313.95	2,027.77	1,032.03	2,945.07	321.90	2,361.30
3	Interest, Dividend & Rent - Gross (Refer Note 1)		895.24	6,337.81	955.13	5,649.01	222.81	1,085.98	197.45	984.68	10,025.22	37,124.93	9,770.75	36,101.01	11,143.27	44,548.72	10,923.33	42,734.71
4	Others																	
	(a)Other Income																	
	(i)Miscellaneous Income		19.36	25.17	2.37	4.03	9.92	12.56	1.15	1.97	324.28	415.65	52.06	104.53	353.56	453.38	55.58	110.53
	(b)Contribution from Shareholders Fund																	
	(i) Towards remuneration of MD/CEO/WTD/Other KMPs		25.25	126.28	(2.80)	151.20	6.96	25.39	1.30	30.16	288.54	864.94	140.12	1,102.65	320.76	1,016.61	138.63	1,284.01
	TOTAL (A)		**6,332.53**	**27,987.85**	**6,033.30**	**25,071.02**	**2,978.45**	**11,186.05**	**2,495.91**	**9,788.80**	**89,866.69**	**3,72,725.19**	**1,03,766.37**	**3,86,960.76**	**99,177.67**	**4,11,899.10**	**1,12,295.57**	**4,21,820.59**
5	Claims Incurred (Net)	NL-5	6,684.57	19,826.07	1,838.88	16,596.12	1,868.58	7,849.07	1,336.69	6,341.03	58,915.76	2,60,475.15	68,462.86	2,73,137.92	67,468.91	2,88,150.29	71,638.43	2,96,075.07
6	Commission	NL-6	(670.87)	2,361.42	698.52	1,190.36	542.49	2,407.74	408.80	2,019.09	16,085.97	57,207.93	12,141.15	51,772.71	15,957.58	61,977.10	13,248.47	54,982.16
7	Operating Expenses related to Insurance Business	NL-7	410.67	7,239.96	3,473.73	8,501.38	178.48	1,417.73	589.75	1,552.92	15,212.76	57,530.98	24,220.42	56,347.28	15,801.91	66,188.67	28,283.90	66,401.58
8	Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		**6,424.37**	**29,427.45**	**6,011.14**	**26,287.86**	**2,589.55**	**11,674.54**	**2,335.24**	**9,913.05**	**90,214.49**	**3,75,214.06**	**1,04,824.43**	**3,81,257.91**	**99,228.41**	**4,16,316.05**	**1,13,170.81**	**4,17,458.82**
9	**Operating Profit/(Loss) C= (A - B)**		**(91.83)**	**(1,439.60)**	**22.16**	**(1,216.84)**	**388.90**	**(488.49)**	**160.67**	**(124.24)**	**(347.80)**	**(2,488.86)**	**(1,058.06)**	**5,702.86**	**(50.74)**	**(4,416.95)**	**(875.24)**	**4,361.77**
10	**APPROPRIATIONS**																	
	Transfer to Shareholders' Funds		**(91.83)**	**(1,439.60)**	**22.16**	**(1,216.84)**	**388.90**	**(488.49)**	**160.67**	**(124.24)**	**(347.80)**	**(2,488.86)**	**(1,058.06)**	**5,702.86**	**(50.74)**	**(4,416.95)**	**(875.24)**	**4,361.77**
	Transfer to Catastrophe Reserve		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	Transfer to Other Reserves		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	TOTAL (C)		**(91.83)**	**(1,439.60)**	**22.16**	**(1,216.84)**	**388.90**	**(488.49)**	**160.67**	**(124.24)**	**(347.80)**	**(2,488.86)**	**(1,058.06)**	**5,702.86**	**(50.74)**	**(4,416.95)**	**(875.24)**	**4,361.77**

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25
Interest, Dividend & Rent	685.43	5,516.23	772.29	4,940.66	227.98	1,108.97	204.46	985.45	10,220.75	37,782.28	9,976.88	36,029.89	11,134.16	44,407.48	10,953.63	41,956.00
Add/Less:-		-		-		-		-		-		-	-			
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(16.66)	(114.37)	(37.15)	(3.84)	(5.17)	(22.99)	(7.01)	(0.77)	(225.87)	(783.34)	(236.17)	(28.00)	(247.70)	(920.70)	(280.32)	(32.60)
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	226.47	935.95	219.98	712.20	-	-	-	-	30.34	125.98	30.04	99.11	256.80	1,061.93	250.02	811.31
Interest, Dividend & Rent – Gross*	**895.24**	**6,337.81**	**955.13**	**5,649.01**	**222.81**	**1,085.98**	**197.45**	**984.68**	**10,025.22**	**37,124.93**	**9,770.75**	**36,101.01**	**11,143.27**	**44,548.72**	**10,923.33**	**42,734.71**

FORM NL-2-B-PL

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

(₹ lakhs)

	Particulars	Schedule Ref. Form	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25
1	**OPERATING PROFIT/(LOSS)**	NL-1				
	(a) Fire Insurance		(91.83)	(1,439.60)	22.16	(1,216.84)
	(b) Marine Insurance		388.92	(488.49)	160.67	(124.24)
	(c) Miscellaneous Insurance		(347.80)	(2,488.86)	(1,058.06)	5,702.86
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent - Gross		3,710.36	15,291.69	3,533.23	13,912.22
	(b) Profit on sale of investments		502.56	1,404.33	292.88	1,352.82
	(c) (Loss on sale/ redemption of investments)		(154.29)	(390.19)	(192.29)	(569.84)
	(d) Amortization of Premium / Discount on Investments		(82.79)	(317.04)	(93.74)	(10.81)
3	**OTHER INCOME**					
	(a) Bad debts/balances written back		2.75	2.75	4.83	18.25
	(b) Interest on Income Tax Refund		-	-	-	246.65
	TOTAL (A)		**3,927.86**	**11,574.61**	**2,669.66**	**19,311.06**
4	**PROVISIONS (OTHER THAN TAXATION)**					
	(a) For diminution in the value of investments		-	8.49	(1,080.32)	(1,041.69)
	(b) For Doubtful Debts		567.76	2,205.60	2.52	14.02
	(c) Others (to be specified)		-	-	-	-
5	**OTHER EXPENSES**					
	(a) Expenses other than those related to Insurance Business		482.89	2,054.45	209.50	741.92
	(b) Bad Debts written off		1.69	30.91	550.41	550.41
	(c) Interest on subordinated debt		1,380.96	5,453.90	1,170.98	4,745.20
	(d) Expenses towards CSR activities		75.07	299.32	80.50	321.99
	(e) Penalties		-	-	0.97	0.97
	(f) Contribution to Policyholders' A/c					
	(i) Towards remuneration of MD/CEO/WTD/Other KMPs		320.76	1,016.61	138.63	1,284.01
	(g) Others					
	(h) Investments written off		-	-	-	-
	TOTAL (B)		**2,829.12**	**11,069.28**	**1,073.18**	**6,616.83**
	Profit before Tax (A-B)		**1,098.74**	**505.33**	**1,596.48**	**12,694.23**
	Provision for Taxation		455.60	328.37	(218.05)	2,496.56
	Deferred Tax		(189.70)	(162.18)	664.17	812.16
	Profit / (Loss) after tax		**832.84**	**339.14**	**1,150.37**	**9,385.51**
	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		**35,892.35**	**36,386.05**	**35,235.68**	**27,000.54**
	Issue of bonus shares through accumulated reserves		(23,625.43)	(23,625.43)	-	-
	Balance carried forward to Balance Sheet		**13,099.76**	**13,099.76**	**36,386.04**	**36,386.04**

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 31st March 2026	As at 31st March 2025
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	1,44,265.92	1,20,640.49
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		-	-
RESERVES AND SURPLUS	NL-10	13,099.76	36,386.05
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(1,535.46)	(784.82)
-Policyholders' Funds		(4,964.22)	(2,768.06)
BORROWINGS	NL-11	61,700.00	51,700.00
TOTAL		**2,12,566.00**	**2,05,173.66**
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12A	1,92,264.48	1,75,348.33
INVESTMENTS-Policyholders	NL-12A	6,21,601.33	6,18,450.60
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	13,313.66	11,077.50
DEFERRED TAX ASSET (Net)		1,504.08	1,341.90
CURRENT ASSETS			
Cash and Bank Balances	NL-15	28,640.86	39,267.11
Advances and Other Assets	NL-16	1,65,004.24	1,02,686.93
Sub-Total (A)		**1,93,645.10**	**1,41,954.04**
CURRENT LIABILITIES	NL-17	6,29,333.08	5,51,385.20
PROVISIONS	NL-18	1,80,429.57	1,91,613.52
Sub-Total (B)		**8,09,762.65**	**7,42,998.71**
NET CURRENT ASSETS (C) = (A - B)		**(6,16,117.55)**	**(6,01,044.68)**
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		**2,12,566.00**	**2,05,173.66**

CONTINGENT LIABILITIES

Particulars	As at 31st March 2026	As at 31st March 2025
1.Partly paid-up investments	2,000.00	4,000.00
2.Claims, other than against policies, not acknowledged asdebts by the company	-	-
3.Underwriting commitmentsoutstanding (in respect ofshares and securities)	-	-
4.Guarantees given by or onbehalf of the Company	-	-
5.Statutory demands/ liabilities indispute, not provided for	1,23,773.55	1,10,953.44
6. Reinsurance obligations to theextent not provided for inaccounts	-	-
7.Others	-	-
TOTAL	**1,25,773.55**	**1,14,953.44**

FORM NL-4-PREMIUM SCHEDULE

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

Premium Earned (Net)

(₹ lakhs)

									Miscellaneous													
Particulars	**Fire**		**Marine Cargo**		**Marine Hull**		**Total Marine**		**Motor OD**		**Motor TP**		**Total Motor**		**Health Insurance**		**Personal Accident**		**Travel Insurance**		**Total Health**	
	For Q4	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**
	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**
Gross Direct Premium	12,408.91	66,740.80	3,801.13	14,201.39	-	220.16	3,801.13	14,421.55	25,801.10	93,592.10	27,838.81	1,07,535.04	53,639.91	2,01,127.14	52,110.56	1,49,570.79	3,489.16	11,950.14	94.28	559.76	55,694.00	1,62,080.69
Add : Premium on reinsurance accepted	2,016.62	6,131.91	190.04	228.61	-	-	190.04	228.61	-	-	-	-	-	-	33,873.46	43,967.17	42.50	857.54	-	-	33,915.96	44,824.71
Less: Premium on reinsurance ceded	10,541.24	52,353.05	1,313.62	4,200.90	(0.00)	204.97	1,313.62	4,405.87	1,397.39	4,325.26	11,131.49	41,455.78	12,528.88	45,781.04	38,146.69	81,482.28	730.94	1,909.98	77.86	496.09	38,955.50	83,888.34
Net Written Premium	**3,884.29**	**20,519.66**	**2,677.55**	**10,229.10**	**0.00**	**15.19**	**2,677.55**	**10,244.29**	**24,403.71**	**89,266.84**	**16,707.32**	**66,079.26**	**41,111.03**	**1,55,346.11**	**47,837.33**	**1,12,055.68**	**2,800.72**	**10,897.70**	**16.41**	**63.67**	**50,654.46**	**1,23,017.05**
Add: Opening balance of UPR	15,291.61	14,484.38	3,090.89	2,800.16	15.19	11.88	3,106.07	2,812.04	44,621.71	38,682.49	34,861.24	36,902.46	79,482.95	75,584.95	31,083.12	64,163.88	5,291.92	6,343.49	9.39	10.91	36,384.43	70,518.28
Less: Closing balance of UPR	13,871.28	13,871.28	3,052.57	3,052.57	15.19	15.19	3,067.75	3,067.75	47,884.16	47,884.16	35,537.93	35,537.93	83,422.09	83,422.09	50,461.24	50,461.24	5,291.78	5,291.78	15.10	15.10	55,768.12	55,768.12
Net Earned Premium	**5,304.61**	**21,132.76**	**2,715.87**	**9,976.69**	**0.00**	**11.88**	**2,715.87**	**9,988.57**	**21,141.26**	**80,065.17**	**16,030.63**	**67,443.79**	**37,171.89**	**1,47,508.96**	**28,459.22**	**1,25,758.32**	**2,800.85**	**11,949.41**	**10.70**	**59.48**	**31,270.78**	**1,37,767.21**
Gross Direct Premium																						
- In India	12,408.91	66,740.80	3,801.13	14,201.39	-	220.16	3,801.13	14,421.55	25,801.10	93,592.10	27,838.81	1,07,535.04	53,639.91	2,01,127.14	52,110.56	1,49,570.79	3,489.16	11,950.14	94.28	559.76	55,694.00	1,62,080.69
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ lakhs)

	Miscellaneous															
Particulars	**Workmen Compensation**		**Liability**		**Engineering**		**Aviation**		**Crop Insurance**		**Others**		**Total Miscellaneous**		**Grand Total**	**Grand Total**
	For Q4	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**	**For Q4**	**Upto Q4**
	2025-26	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**	**2025-26**
Gross Direct Premium	874.76	3,699.15	1,202.92	4,080.72	3,614.00	11,421.98	7.36	7.36	9,068.54	33,968.39	6,575.25	25,761.55	1,30,676.74	4,42,146.99	1,46,886.79	5,23,309.33
Add : Premium on reinsurance accepted	-	-	75.10	316.93	41.98	245.49	-	-	953.58	11,592.57	-	-	34,986.62	56,979.69	37,193.27	63,340.21
Less: Premium on reinsurance ceded	49.28	194.26	705.80	2,087.32	2,931.56	9,165.12	7.36	7.36	6,833.34	25,642.98	1,054.55	7,968.45	63,066.27	1,74,734.89	74,921.13	2,31,493.81
Net Written Premium	**825.48**	**3,504.89**	**572.22**	**2,310.32**	**724.42**	**2,502.35**	**0.00**	**0.00**	**3,188.77**	**19,917.98**	**5,520.70**	**17,793.10**	**1,02,597.09**	**3,24,391.79**	**1,09,158.93**	**3,55,155.74**
Add: Opening balance of UPR	1,448.36	1,518.70	1,159.92	1,054.23	1,220.92	1,122.15	-	-	21.80	779.23	9,303.02	10,155.54	1,29,021.40	1,60,733.08	1,47,419.08	1,78,029.50
Less: Closing balance of UPR	1,410.93	1,410.93	1,209.03	1,209.03	1,278.56	1,278.56	(0.00)	(0.00)	518.50	518.50	9,703.64	9,703.64	1,53,310.88	1,53,310.88	1,70,249.92	1,70,249.92
Net Earned Premium	**862.91**	**3,612.66**	**523.10**	**2,155.53**	**666.79**	**2,345.94**	**0.00**	**0.00**	**2,692.07**	**20,178.71**	**5,120.08**	**18,245.00**	**78,307.61**	**3,31,814.00**	**86,328.09**	**3,62,935.32**
Gross Direct Premium																
- In India	874.76	3,699.15	1,202.92	4,080.72	3,614.00	11,421.98	7.36	7.36	9,068.54	33,968.39	6,575.25	25,761.55	1,30,676.74	4,42,146.99	1,46,886.79	5,23,309.33
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-4-PREMIUM SCHEDULE

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

Premium Earned (Net)

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Miscellaneous													
									Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25
Gross Direct Premium	13,713.96	58,170.24	3,057.55	12,531.99	206.94	207.10	3,264.49	12,739.09	20,339.66	80,507.57	27,669.07	1,02,759.00	48,008.73	1,83,266.57	65,931.56	1,73,008.53	3,348.45	12,121.78	126.06	733.15	69,406.07	1,85,863.46
Add : Premium on reinsurance accepted	669.15	7,156.55	220.54	290.76	-	-	220.54	290.76	-	-	-	-	-	-	-	-	685.66	685.66	-	-	685.66	685.66
Less: Premium on reinsurance ceded	9,584.42	46,567.53	998.61	3,671.09	195.05	195.07	1,193.66	3,866.17	890.70	3,534.06	10,727.97	21,742.37	11,618.68	25,276.43	13,615.27	46,535.47	961.86	2,127.21	111.89	657.81	14,689.01	49,320.50
Net Written Premium	**4,798.70**	**18,759.26**	**2,279.48**	**9,151.65**	**11.89**	**12.03**	**2,291.36**	**9,163.68**	**19,448.96**	**76,973.51**	**16,941.09**	**81,016.63**	**36,390.05**	**1,57,990.14**	**52,316.29**	**1,26,473.06**	**3,072.25**	**10,680.23**	**14.17**	**75.33**	**55,402.72**	**1,37,228.62**
Add: Opening balance of UPR	14,760.46	14,713.86	2,800.77	2,351.47	11.82	13.42	2,812.59	2,364.89	38,869.14	38,212.63	41,655.15	45,954.25	80,524.29	84,166.88	44,815.17	62,729.98	5,844.62	7,256.22	11.41	10.57	50,671.20	69,996.77
Less: Closing balance of UPR	14,484.41	14,484.41	2,800.16	2,800.16	11.88	11.88	2,812.04	2,812.04	38,682.49	38,682.49	36,902.46	36,902.46	75,584.95	75,584.95	64,163.88	64,163.88	6,343.49	6,343.49	10.91	10.91	70,518.28	70,518.28
Net Earned Premium	**5,074.74**	**18,988.71**	**2,280.09**	**8,702.97**	**11.82**	**13.57**	**2,291.91**	**8,716.54**	**19,635.61**	**76,503.64**	**21,693.78**	**90,068.43**	**41,329.39**	**1,66,572.07**	**32,967.58**	**1,25,039.17**	**2,573.38**	**11,592.95**	**14.68**	**75.00**	**35,555.64**	**1,36,707.12**
Gross Direct Premium																						
- In India	13,713.96	58,170.24	3,057.55	12,531.99	206.94	207.10	3,264.49	12,739.09	20,339.66	80,507.57	27,669.07	1,02,759.00	48,008.73	1,83,266.57	65,931.56	1,73,008.53	3,348.45	12,121.78	126.06	733.15	69,406.07	1,85,863.46
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ lakhs)

Particulars	Miscellaneous														Grand Total	Grand Total
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous			
	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25
Gross Direct Premium	859.23	3,807.63	975.50	3,747.32	2,441.68	10,708.51	-	-	25,007.36	54,290.10	5,463.41	28,223.18	1,52,161.97	4,69,906.75	1,69,140.42	5,40,816.09
Add : Premium on reinsurance accepted	-	-	293.90	600.89	98.71	454.00	-	-	4,750.38	4,750.38	-	-	5,828.66	6,490.93	6,718.35	13,938.23
Less: Premium on reinsurance ceded	51.62	202.88	843.96	2,635.09	1,947.03	8,996.54	-	-	19,538.21	42,254.09	1,737.03	7,313.01	50,425.54	1,35,998.53	61,203.62	1,86,432.23
Net Written Premium	**807.61**	**3,604.75**	**425.44**	**1,713.11**	**593.36**	**2,165.96**	**-**	**-**	**10,219.53**	**16,786.39**	**3,726.38**	**20,910.17**	**1,07,565.09**	**3,40,399.15**	**1,14,655.15**	**3,68,322.09**
Add: Opening balance of UPR	1,591.77	1,331.28	980.37	689.60	1,041.97	774.78	-	-	5.83	366.66	11,842.03	10,632.75	1,46,657.46	1,67,958.73	1,64,230.50	1,85,037.48
Less: Closing balance of UPR	1,518.70	1,518.70	1,054.70	1,054.70	1,122.15	1,122.15	-	-	779.23	779.23	10,155.07	10,155.07	1,60,733.08	1,60,733.08	1,78,029.53	1,78,029.53
Net Earned Premium	**880.68**	**3,417.33**	**351.11**	**1,348.01**	**513.18**	**1,818.60**	**-**	**-**	**9,446.14**	**16,373.83**	**5,413.34**	**21,387.84**	**93,489.47**	**3,47,624.80**	**1,00,856.12**	**3,75,330.05**
Gross Direct Premium																
- In India	859.23	3,807.63	975.50	3,747.32	2,441.68	10,708.51	-	-	25,007.36	54,290.10	5,463.41	28,223.18	1,52,161.97	4,69,906.75	1,69,140.42	5,40,816.09
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-5 - CLAIMS SCHEDULE

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

Claims Incurred [NET]

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine	
	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26
Claims Paid (Direct)	7,764.38	27,741.18	2,412.90	7,414.70	4.56	9.69	2,417.46	7,424.39
Add: Re-insurance accepted to direct claims	71.08	2,314.16	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	4,547.61	16,863.16	282.90	855.41	4.11	6.19	287.00	861.60
Net Claim Paid	**3,287.85**	**13,192.18**	**2,130.01**	**6,559.29**	**0.45**	**3.49**	**2,130.46**	**6,562.79**
Add : Claims outstanding at the end	27,207.50	27,207.50	6,536.41	6,536.41	16.82	16.82	6,553.23	6,553.23
Less : Claims outstanding at the beginning	23,810.78	20,573.61	6,797.85	5,253.85	17.27	13.10	6,815.12	5,266.95
Net Incurred Claims	**6,684.57**	**19,826.07**	**1,868.56**	**7,841.85**	**0.00**	**7.22**	**1,868.56**	**7,849.07**
Claims Paid (Direct)								
-In India	7,764.38	27,741.18	2,337.99	7,073.12	4.56	9.69	2,342.54	7,082.81
-Outside India	-	-	74.92	341.58	-	-	74.92	341.58
Estimates of IBNR and IBNER at the end of the period (net)	1,731.37	1,731.37	1,451.61	1,451.61	16.05	16.05	1,467.67	1,467.67
Estimates of IBNR and IBNER at the beginning of the period (net)	1,600.63	1,896.93	1,315.23	1,157.98	16.48	12.91	1,331.71	1,170.89

Particulars	Miscellaneous													
	Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26
Claims Paid (Direct)	15,979.40	60,371.56	9,371.48	37,587.79	25,350.88	97,959.35	32,871.44	1,49,449.44	1,746.34	6,457.95	38.52	142.28	34,656.30	1,56,049.67
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,051.39	2,805.75	944.24	2,672.01	1,995.63	5,477.75	26,097.85	59,478.78	167.27	414.06	34.67	128.00	26,299.79	60,020.85
Net Claim Paid	**14,928.01**	**57,565.81**	**8,427.24**	**34,915.78**	**23,355.25**	**92,481.60**	**6,773.59**	**89,970.66**	**1,579.06**	**6,043.89**	**3.85**	**14.27**	**8,356.50**	**96,028.82**
Add : Claims outstanding at the end	9,821.54	9,821.54	2,63,860.84	2,63,860.84	2,73,682.39	2,73,682.39	48,929.60	48,929.60	6,379.65	6,379.65	134.91	134.91	55,444.16	55,444.16
Less : Claims outstanding at the beginning	9,248.36	10,364.31	2,62,899.00	2,53,541.82	2,72,147.36	2,63,906.13	29,724.04	19,480.30	5,989.36	5,614.29	127.76	114.75	35,841.16	25,209.34
Net Incurred Claims	**15,501.20**	**57,023.05**	**9,389.08**	**45,234.80**	**24,890.28**	**1,02,257.85**	**25,979.15**	**1,19,419.96**	**1,969.35**	**6,809.25**	**11.00**	**34.44**	**27,959.50**	**1,26,263.64**
Claims Paid (Direct)														
-In India	15,979.40	60,371.56	9,371.48	37,587.79	25,350.88	97,959.35	32,871.44	1,49,449.44	1,746.34	6,457.95	(5.79)	(4.18)	34,611.99	1,55,903.21
-Outside India	-	-	-	-	-	-	-	-	-	-	44.31	146.46	44.31	146.46
Estimates of IBNR and IBNER at the end of the period (net)	1,422.60	1,422.60	1,17,248.15	1,17,248.15	1,18,670.76	1,18,670.76	31,606.67	31,606.67	4,245.32	4,245.32	64.87	64.87	35,916.86	35,916.86
Estimates of IBNR and IBNER at the beginning of the period (net)	1,366.30	1,330.32	1,20,039.64	1,21,419.97	1,21,405.94	1,22,750.29	21,346.87	13,205.81	4,339.41	4,114.47	64.41	48.95	25,750.69	17,369.23

(₹ lakhs)

Particulars	Miscellaneous														Grand Total	Grand Total
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous			
	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26
Claims Paid (Direct)	260.28	1,382.30	30.45	118.62	372.59	2,894.37	-	68.41	4,251.77	12,027.60	3,607.31	14,186.67	68,529.57	2,84,687.00	78,711.41	3,19,852.57
Add: Re-insurance accepted to direct claims	-	-	-	-	-	215.20	-	-	-	-	-	-	-	215.20	71.08	2,529.36
Less: Re-insurance Ceded to claims paid	12.00	57.60	1.90	12.18	253.26	2,357.33	-	3.42	2,882.35	8,045.10	779.51	3,644.75	32,224.44	79,618.98	37,059.05	97,343.75
Net Claim Paid	**248.27**	**1,324.70**	**28.56**	**106.45**	**119.33**	**752.24**	**-**	**64.99**	**1,369.42**	**3,982.50**	**2,827.80**	**10,541.92**	**36,305.13**	**2,05,283.22**	**41,723.44**	**2,25,038.18**
Add : Claims outstanding at the end	3,558.18	3,558.18	1,691.74	1,691.74	2,306.33	2,306.33	64.40	64.40	26,021.75	26,021.75	7,448.87	7,448.87	3,70,217.82	3,70,217.82	4,03,978.55	4,03,978.55
Less : Claims outstanding at the beginning	3,216.61	2,743.64	1,460.82	914.12	2,024.84	1,670.44	64.40	329.14	24,798.73	12,775.22	8,053.26	7,477.86	3,47,607.19	3,15,025.89	3,78,233.09	3,40,866.46
Net Incurred Claims	**589.85**	**2,139.25**	**259.48**	**884.06**	**400.81**	**1,388.13**	**0.00**	**(199.75)**	**2,592.44**	**17,229.03**	**2,223.41**	**10,512.94**	**58,915.76**	**2,60,475.15**	**67,468.89**	**2,88,150.27**
Claims Paid (Direct)																
-In India	260.28	1,382.30	30.45	118.62	372.59	2,894.37	-	68.41	4,251.77	12,027.60	3,607.31	14,186.67	68,485.26	2,84,540.55	78,592.18	3,19,364.54
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	44.31	146.46	119.23	488.04
Estimates of IBNR and IBNER at the end of the period (net)	1,191.32	1,191.32	860.60	860.60	482.12	482.12	35.00	35.00	25,710.39	25,710.39	2,507.46	2,507.46	1,85,374.52	1,85,374.52	1,88,573.55	1,88,573.55
Estimates of IBNR and IBNER at the beginning of the period (net)	1,162.20	951.14	795.19	509.15	394.44	394.44	234.76	234.76	12,521.53	12,521.53	2,575.23	2,575.23	1,64,839.97	1,57,305.77	1,67,772.31	1,60,373.59

FORM NL-5 - CLAIMS SCHEDULE

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

Claims Incurred [NET]

(₹ lakhs)

									Miscellaneous													
Particulars	**Fire**		**Marine Cargo**		**Marine Hull**		**Total Marine**		**Motor OD**		**Motor TP**		**Total Motor**		**Health Insurance**		**Personal Accident**		**Travel Insurance**		**Total Health**	
	For Q4 2024-25	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**	**For Q4 2024-25**	**Upto Q4 2024-25**
Claims Paid (Direct)	8,154.47	26,764.96	1,348.80	7,709.82	1.33	4.05	1,350.13	7,713.86	12,188.22	58,759.57	8,855.23	39,476.41	21,043.45	98,235.97	36,996.09	1,47,420.58	1,951.27	6,716.15	13.19	88.69	38,960.54	1,54,225.43
Add: Re-insurance accepted to direct claims	515.82	1,361.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	5,791.76	15,128.34	152.22	1,674.15	0.50	1.95	152.72	1,676.10	539.78	2,565.83	473.65	1,860.80	1,013.43	4,426.63	11,270.82	32,404.23	190.00	552.64	11.87	56.07	11,472.69	33,012.94
Net Claim Paid	**2,878.54**	**12,998.32**	**1,196.58**	**6,035.66**	**0.83**	**2.10**	**1,197.41**	**6,037.76**	**11,648.44**	**56,193.74**	**8,381.58**	**37,615.60**	**20,030.02**	**93,809.34**	**25,725.27**	**1,15,016.35**	**1,761.27**	**6,163.51**	**1.32**	**32.62**	**27,487.85**	**1,21,212.48**
Add : Claims outstanding at the end	20,573.61	20,573.61	5,253.85	5,253.85	13.10	13.10	5,266.96	5,266.96	10,364.31	10,364.31	2,53,541.82	2,53,541.82	2,63,906.13	2,63,906.13	19,480.30	19,480.30	5,614.29	5,614.29	114.75	114.75	25,209.34	25,209.34
Less : Claims outstanding at the beginning	21,613.27	16,975.82	5,120.84	4,962.49	6.84	1.20	5,127.68	4,963.69	10,351.79	8,882.42	2,48,159.02	2,35,744.87	2,58,510.81	2,44,627.30	13,916.01	10,539.58	5,986.72	5,442.41	20.90	173.80	19,923.63	16,155.79
Net Incurred Claims	**1,838.89**	**16,596.12**	**1,329.60**	**6,327.03**	**7.09**	**14.00**	**1,336.69**	**6,341.03**	**11,660.95**	**57,675.62**	**13,764.39**	**55,412.56**	**25,425.34**	**1,13,088.18**	**31,289.55**	**1,23,957.06**	**1,388.84**	**6,335.39**	**95.17**	**(26.43)**	**32,773.55**	**1,30,266.03**
Claims Paid (Direct)																						
-In India	8,154.47	26,764.96	1,255.27	7,424.94	1.33	4.05	1,256.61	7,428.99	12,188.22	58,759.57	8,855.23	39,476.41	21,043.45	98,235.97	36,996.09	1,47,420.58	1,951.27	6,716.15	7.02	31.84	38,960.54	1,54,174.75
-Outside India	-	-	93.53	284.87	-	-	93.53	284.87	-	-	-	-	-	-	-	-	-	-	6.17	56.85	6.17	56.85
Estimates of IBNR and IBNER at the end of the period (net)	1,896.93	1,896.93	1,157.98	1,157.98	12.91	12.91	1,170.89	1,170.89	1,330.32	1,330.32	1,21,419.97	1,21,419.97	1,22,750.29	1,22,750.29	13,205.81	13,205.81	4,114.47	4,114.47	48.95	48.95	17,369.23	17,369.23
Estimates of IBNR and IBNER at the beginning of the period (net)	1,886.08	1,569.93	1,182.50	1,103.48	7.98	1.15	1,190.48	1,104.63	1,454.59	1,465.35	53,650.92	1,23,723.00	55,105.52	1,25,188.35	11,184.16	6,245.57	3,950.13	3,730.52	61.44	60.37	15,195.73	10,036.46

(₹ lakhs)

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

FORM NL-6-COMMISSION SCHEDULE

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

Commission

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Miscellaneous: Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26
Commission & Remuneration	2,093.58	10,570.98	690.51	2,767.41	-	2.00	690.51	2,769.41	8,168.51	29,353.21	8,391.53	33,772.84	16,560.05	63,126.05	4,988.97	14,503.26	718.95	2,490.21	40.26	226.06	5,748.18	17,219.53
Rewards	-	(0.00)	-	0.00	-	-	-	0.00	-	(0.00)	-	(0.00)	-	(0.00)	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	97.59	507.80	7.59	16.51	105.18	524.32	0.01	0.01	-	-	-	-	0.01	0.01
Gross Commission	**2,093.58**	**10,570.98**	**690.51**	**2,767.41**	**-**	**2.00**	**690.51**	**2,769.41**	**8,266.11**	**29,861.02**	**8,399.12**	**33,789.35**	**16,665.22**	**63,650.37**	**4,988.98**	**14,503.28**	**718.95**	**2,490.21**	**40.26**	**226.06**	**5,748.19**	**17,219.54**
Add: Commission on Re-insurance Accepted	75.78	424.28	36.40	83.25	-	-	36.40	83.25	-	-	-	-	-	-	1,016.20	1,319.01	42.50	44.98	-	-	1,058.70	1,363.99
Less: Commission on reinsurance Ceded	2,840.24	8,633.84	184.52	438.73	(0.09)	6.19	184.43	444.92	126.02	536.28	4,818.42	18,033.44	4,944.43	18,569.72	2,247.94	6,506.14	158.48	294.26	41.00	251.75	2,447.42	7,052.16
Net Commission	**(670.88)**	**2,361.41**	**542.39**	**2,411.93**	**0.09**	**(4.19)**	**542.48**	**2,407.73**	**8,140.09**	**29,324.74**	**3,580.70**	**15,755.91**	**11,720.79**	**45,080.65**	**3,757.25**	**9,316.15**	**602.97**	**2,240.92**	**(0.75)**	**(25.69)**	**4,359.47**	**11,531.38**

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Particulars	Fire For Q4 2025-26	Fire Upto Q4 2025-26	Marine Cargo For Q4 2025-26	Marine Cargo Upto Q4 2025-26	Marine Hull For Q4 2025-26	Marine Hull Upto Q4 2025-26	Total Marine For Q4 2025-26	Total Marine Upto Q4 2025-26	Motor OD For Q4 2025-26	Motor OD Upto Q4 2025-26	Motor TP For Q4 2025-26	Motor TP Upto Q4 2025-26	Total Motor For Q4 2025-26	Total Motor Upto Q4 2025-26	Health Insurance For Q4 2025-26	Health Insurance Upto Q4 2025-26	Personal Accident For Q4 2025-26	Personal Accident Upto Q4 2025-26	Travel Insurance For Q4 2025-26	Travel Insurance Upto Q4 2025-26	Total Health For Q4 2025-26	Total Health Upto Q4 2025-26
Individual Agents	435.10	1,931.44	235.92	947.72	-	-	235.92	947.72	1,003.32	3,547.78	868.64	3,518.34	1,871.96	7,066.13	546.03	2,268.12	100.39	319.48	26.08	146.45	672.50	2,734.06
Corporate Agents-Banks/FII/HFC	441.64	1,270.35	0.60	2.32	-	-	0.60	2.32	69.37	270.67	3.70	14.59	73.07	285.26	1,156.87	3,326.98	236.88	918.26	0.47	4.06	1,394.22	4,249.30
Corporate Agents-Others	2.60	8.66	0.56	0.91	-	-	0.56	0.91	120.08	546.59	13.16	50.87	133.25	597.46	901.56	2,038.14	276.53	882.12	0.92	9.09	1,179.02	2,929.34
Insurance Brokers	1,207.03	7,335.17	450.13	1,804.15	-	2.00	450.13	1,806.15	6,286.99	22,462.18	5,553.16	21,530.83	11,840.16	43,993.01	2,221.37	6,350.56	99.28	343.67	4.41	23.71	2,325.06	6,717.94
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	190.69	799.91	7.62	34.45	198.32	834.36	0.01	0.01	-	-	-	-	0.01	0.01
Web Aggregators	-	0.17	-	-	-	-	-	-	1.72	4.14	2.96	5.60	4.69	9.74	0.05	0.09	-	0.00	-	0.02	0.05	0.12
Insurance Marketing Firm	6.34	23.42	3.18	12.00	-	-	3.18	12.00	29.93	111.61	128.65	537.07	158.58	648.68	128.49	342.89	2.56	12.43	1.22	2.55	132.27	357.87
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	0.00	-	0.00	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.27	0.06	0.57	-	-	0.06	8.84
Point of Sales (Direct)	0.26	1.16	0.12	0.30	-	-	0.12	0.30	563.99	2,118.13	1,821.22	8,097.60	2,385.21	10,215.73	34.60	168.22	3.25	13.66	7.16	40.17	45.01	222.06
Others:		-		-		-				-		-				-		-		-		
Direct - Corporate	0.60	0.60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**2,093.58**	**10,570.98**	**690.51**	**2,767.41**	**-**	**2.00**	**690.51**	**2,769.41**	**8,266.11**	**29,861.02**	**8,399.12**	**33,789.35**	**16,665.22**	**63,650.37**	**4,988.98**	**14,503.28**	**718.95**	**2,490.21**	**40.26**	**226.06**	**5,748.19**	**17,219.54**
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	2,093.58	10,570.98	690.51	2,767.41	-	2.00	690.51	2,769.41	8,266.11	29,861.02	8,399.12	33,789.35	16,665.22	63,650.37	4,988.98	14,503.28	718.95	2,490.21	40.26	226.06	5,748.19	17,219.54
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ lakhs)

Particulars	Miscellaneous: Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26
Commission & Remuneration	223.42	904.54	232.07	799.73	528.19	2,045.33	0.92	0.92	1.52	5.92	1,303.55	4,640.13	24,597.89	88,742.16	27,381.98	1,02,082.55
Rewards	-	-	-	(0.00)	-	0.00	-	-	-	-	-	0.00	-	(0.00)	-	(0.00)
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	105.19	524.33	105.19	524.33
Gross Commission	**223.42**	**904.54**	**232.07**	**799.73**	**528.19**	**2,045.33**	**0.92**	**0.92**	**1.52**	**5.92**	**1,303.55**	**4,640.13**	**24,703.08**	**89,266.49**	**27,487.17**	**1,02,606.88**
Add: Commission on Re-insurance Accepted	-	-	10.18	52.28	1.63	10.72	-	-	76.29	678.49	-	-	1,146.79	2,105.48	1,258.97	2,613.01
Less: Commission on reinsurance Ceded	5.31	22.25	59.54	224.18	1,530.15	2,503.64	1.03	1.03	520.26	4,928.95	255.77	862.12	9,763.91	34,164.04	12,788.58	43,242.81
Net Commission	**218.11**	**882.29**	**182.70**	**627.83**	**(1,000.33)**	**(447.59)**	**(0.11)**	**(0.11)**	**(442.45)**	**(4,244.54)**	**1,047.78**	**3,778.01**	**16,085.97**	**57,207.93**	**15,957.56**	**61,977.08**

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Particulars	Workmen Compensation For Q4 2025-26	Workmen Compensation Upto Q4 2025-26	Liability For Q4 2025-26	Liability Upto Q4 2025-26	Engineering For Q4 2025-26	Engineering Upto Q4 2025-26	Aviation For Q4 2025-26	Aviation Upto Q4 2025-26	Crop Insurance For Q4 2025-26	Crop Insurance Upto Q4 2025-26	Others For Q4 2025-26	Others Upto Q4 2025-26	Total Miscellaneous For Q4 2025-26	Total Miscellaneous Upto Q4 2025-26	Grand Total For Q4 2025-26	Grand Total Upto Q4 2025-26
Individual Agents	138.87	541.60	52.32	150.59	192.09	826.14	-	-	-	-	320.37	1,085.12	3,248.11	12,403.63	3,919.13	15,282.80
Corporate Agents-Banks/FII/HFC	0.67	2.99	0.11	1.15	4.45	13.43	-	-	-	-	309.86	1,213.09	1,782.39	5,765.23	2,224.63	7,037.90
Corporate Agents-Others	0.17	0.55	1.88	5.20	0.05	0.06	-	-	-	-	0.28	0.91	1,314.65	3,533.52	1,317.81	3,543.10
Insurance Brokers	80.61	349.28	171.43	619.86	329.94	1,201.81	0.92	0.92	1.52	5.92	655.82	2,300.34	15,405.46	55,189.07	17,062.61	64,330.39
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	198.33	834.37	198.33	834.37
Web Aggregators	-	-	-	-	-	-	-	-	-	-	0.12	0.52	4.86	10.38	4.86	10.55
Insurance Marketing Firm	2.87	9.57	6.32	22.94	1.51	2.89	-	-	-	-	16.97	39.98	318.52	1,081.94	328.04	1,117.36
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	0.00
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	0.06	8.84	0.06	8.84
Point of Sales (Direct)	0.23	0.54	-	-	0.15	0.99	-	-	-	-	0.13	0.55	2,430.72	10,439.88	2,431.10	10,441.34
Others:		-		-		-		-		-		-				
Direct - Corporate	-	-	-	-	-	-	-	-	-	-	-	(0.37)	-	(0.37)	0.60	0.23
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**223.42**	**904.54**	**232.07**	**799.73**	**528.19**	**2,045.33**	**0.92**	**0.92**	**1.52**	**5.92**	**1,303.55**	**4,640.13**	**24,703.08**	**89,266.49**	**27,487.17**	**1,02,606.88**
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	223.42	904.54	232.07	799.73	528.19	2,045.33	0.92	0.92	1.52	5.92	1,303.55	4,640.13	24,703.08	89,266.49	27,487.17	1,02,606.88
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE

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

Commission

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Miscellaneous: Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25
Commission & Remuneration	2,007.74	8,482.00	576.13	2,421.16	-	1.31	576.13	2,422.47	6,756.67	23,397.54	9,678.93	32,970.72	16,435.61	56,368.26	3,521.22	13,142.86	549.80	2,090.38	57.20	303.64	4,128.22	15,536.87
Rewards	-	-	-	-	-	-	-	-	213.42	651.80	9.83	25.38	223.25	677.18	-	-	-	0.00	-	-	-	0.00
Distribution fees	-	0.00	-	(0.00)	-	-	-	(0.00)	(0.00)	(0.00)	0.00	0.00	0.00	(0.00)	-	-	-	-	-	-	-	-
Gross Commission	**2,007.74**	**8,482.00**	**576.13**	**2,421.16**	**-**	**1.31**	**576.13**	**2,422.47**	**6,970.09**	**24,049.34**	**9,688.76**	**32,996.11**	**16,658.86**	**57,045.45**	**3,521.22**	**13,142.86**	**549.80**	**2,090.38**	**57.20**	**303.64**	**4,128.22**	**15,536.87**
Add: Commission on Re-insurance Accepted	47.38	429.08	0.27	8.13	-	-	0.27	8.13	-	-	-	-	-	-	-	-	37.71	37.71	-	-	37.71	37.71
Less: Commission on reinsurance Ceded	1,356.60	7,720.72	153.91	404.56	13.69	6.95	167.60	411.51	114.95	671.21	4,877.79	9,408.73	4,992.74	10,079.94	1,001.14	4,700.61	118.35	377.55	335.02	337.84	1,454.51	5,416.01
Net Commission	**698.52**	**1,190.36**	**422.49**	**2,024.73**	**(13.69)**	**(5.64)**	**408.80**	**2,019.09**	**6,855.14**	**23,378.14**	**4,810.97**	**23,587.38**	**11,666.11**	**46,965.51**	**2,520.08**	**8,442.24**	**469.17**	**1,750.54**	**(277.82)**	**(34.21)**	**2,711.42**	**10,158.58**

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	488.93	1,523.75	247.61	1,073.98	-	-	247.61	1,073.98	998.54	3,393.41	955.26	2,866.07	1,953.79	6,259.47	509.23	2,396.53	78.05	269.48	38.55	166.60	625.84	2,832.61
Corporate Agents-Banks/FII/HFC	252.32	1,298.11	0.54	1.46	-	-	0.54	1.46	166.54	250.91	3.12	10.43	169.66	261.35	249.23	1,044.45	155.44	671.01	0.53	2.16	405.19	1,717.62
Corporate Agents-Others	0.59	0.66	0.14	0.15	-	-	0.14	0.15	178.76	800.75	31.46	129.99	210.23	930.74	334.07	2,202.47	186.52	708.02	1.89	9.72	522.49	2,920.21
Insurance Brokers	1,261.93	5,651.09	324.55	1,333.55	-	1.31	324.55	1,334.86	4,878.96	16,575.35	6,958.19	22,518.18	11,837.15	39,093.53	2,187.74	6,689.42	123.75	407.98	4.55	53.14	2,316.03	7,150.54
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	216.89	866.30	11.45	36.83	228.35	903.14	-	-	-	0.00	-	-	-	0.00
Web Aggregators	0.03	0.09	-	-	-	-	-	-	0.50	2.56	0.06	0.19	0.56	2.75	0.04	0.14	-	0.00	-	-	0.04	0.14
Insurance Marketing Firm	3.85	6.66	3.28	12.02	-	-	3.28	12.02	23.11	139.16	158.55	651.93	181.66	791.09	77.58	101.69	2.95	12.57	0.40	1.14	80.93	115.40
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	0.00	-	0.00	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	116.87	439.70	0.03	8.58	-	-	116.90	448.28
Point of Sales (Direct)	0.10	1.65	0.00	0.00	-	-	0.00	0.00	506.80	2,020.90	1,570.66	6,782.48	2,077.46	8,803.38	46.46	268.46	3.06	12.73	11.28	70.88	60.80	352.07
Others:															-						-	-
Direct - Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	0.01
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	0.00	0.00	-	-	0.00	0.00	-	-	-	-	-	-	-	-
TOTAL	**2,007.74**	**8,482.00**	**576.13**	**2,421.16**	**-**	**1.31**	**576.13**	**2,422.47**	**6,970.09**	**24,049.34**	**9,688.76**	**32,996.11**	**16,658.86**	**57,045.45**	**3,521.22**	**13,142.86**	**549.80**	**2,090.38**	**57.20**	**303.64**	**4,128.22**	**15,536.87**
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	2,007.74	8,482.00	576.13	2,421.16	-	1.31	576.13	2,422.47	6,970.09	24,049.34	9,688.76	32,996.11	16,658.86	57,045.45	3,521.22	13,142.86	549.80	2,090.38	57.20	303.64	4,128.22	15,536.87
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ lakhs)

Particulars	Miscellaneous: Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25
Commission & Remuneration	206.11	900.61	232.81	713.08	491.65	2,050.37	-	0.02	6.45	18.52	881.60	6,916.76	22,382.46	82,504.51	24,966.33	93,408.98
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	223.25	677.19	223.25	677.19
Distribution fees	-	0.00	-	(0.00)	-	0.00	-	(0.00)	-	-	-	(0.00)	0.00	0.00	0.00	0.00
Gross Commission	**206.11**	**900.61**	**232.81**	**713.08**	**491.65**	**2,050.37**	**-**	**0.02**	**6.45**	**18.52**	**881.60**	**6,916.76**	**22,605.71**	**83,181.69**	**25,189.58**	**94,086.16**
Add: Commission on Re-insurance Accepted	-	-	45.72	103.56	5.83	45.30	-	-	380.03	380.03	-	-	469.30	566.60	516.95	1,003.81
Less: Commission on reinsurance Ceded	4.85	26.21	67.76	185.21	1,229.59	3,355.00	(0.04)	4.20	3,032.47	12,264.93	151.96	644.07	10,933.85	31,975.57	12,458.05	40,107.79
Net Commission	**201.26**	**874.39**	**210.77**	**631.42**	**(732.10)**	**(1,259.33)**	**0.04**	**(4.17)**	**(2,645.99)**	**(11,866.38)**	**729.64**	**6,272.69**	**12,141.16**	**51,772.72**	**13,248.48**	**54,982.17**

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	133.79	546.68	40.09	121.42	207.70	774.10	-	-	-	-	199.30	949.24	3,160.51	11,483.56	3,897.05	14,081.28
Corporate Agents-Banks/FII/HFC	0.33	1.54	0.13	1.17	3.46	8.45	-	-	-	-	385.50	4,576.09	964.28	6,566.21	1,217.15	7,865.78
Corporate Agents-Others	0.02	0.02	0.49	0.82	-	-	-	-	3.62	3.63	0.41	1.15	737.25	3,856.57	737.98	3,857.37
Insurance Brokers	69.62	344.23	185.38	567.83	280.19	1,265.64	-	0.02	2.83	14.89	285.67	1,365.30	14,976.87	49,802.00	16,563.35	56,787.94
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	228.35	903.14	228.35	903.14
Web Aggregators	-	0.00	-	-	-	-	-	-	-	-	0.14	0.20	0.74	3.10	0.77	3.19
Insurance Marketing Firm	2.29	8.07	6.73	21.80	0.24	2.13	-	-	-	-	10.47	24.35	282.32	962.83	289.45	981.51
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	0.00
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	116.90	448.28	116.90	448.28
Point of Sales (Direct)	0.07	0.07	-	-	0.06	0.06	-	-	-	-	0.11	0.42	2,138.49	9,156.00	2,138.59	9,157.65
Others:		-											-	-	-	-
Direct - Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	0.01
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00
TOTAL	**206.11**	**900.61**	**232.81**	**713.08**	**491.65**	**2,050.37**	**-**	**0.02**	**6.45**	**18.52**	**881.60**	**6,916.76**	**22,605.71**	**83,181.69**	**25,189.58**	**94,086.16**
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	206.11	900.61	232.81	713.08	491.65	2,050.37	-	0.02	6.45	18.52	881.60	6,916.76	22,605.71	83,181.69	25,189.58	94,086.16
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

(₹ lakhs)

	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Miscellaneous													
										Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
		For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26
1	Employees' Remuneration & Welfare Benefits	492.76	3,966.72	145.43	729.77	(1.11)	12.00	144.31	741.77	594.89	3,140.51	1,996.28	9,611.63	2,591.16	12,752.15	6,286.65	11,759.22	145.86	700.40	3.09	33.11	6,435.60	12,492.73
2	Travel , Conveyance and Vehicle Running Expenses	22.66	141.35	6.79	27.99	(0.02)	0.43	6.77	28.42	1.19	11.84	112.91	448.25	114.09	460.09	155.86	329.82	6.01	24.80	0.14	1.09	162.00	355.70
3	Training Expenses	(134.58)	211.64	(39.10)	56.36	(0.56)	0.01	(39.66)	56.37	(102.90)	387.93	(117.44)	467.92	(220.35)	855.85	(179.62)	866.54	32.34	293.98	(1.52)	3.88	(148.79)	1,164.41
4	Rents, Rates, and Taxes	36.25	274.02	11.79	54.26	(0.07)	0.83	11.73	55.09	76.15	351.93	80.15	404.36	156.30	756.30	266.58	520.86	10.14	46.95	0.21	2.10	276.93	569.91
5	Repairs	7.08	192.50	5.00	38.12	(0.12)	0.58	4.89	38.70	32.17	247.24	19.03	134.83	51.20	382.07	127.97	285.47	3.64	30.77	0.00	1.48	131.61	317.72
6	Printing & Stationery	12.85	75.49	2.35	9.55	(0.01)	0.15	2.35	9.69	15.70	84.55	17.03	56.30	32.73	140.85	63.58	120.43	2.24	8.72	0.05	0.37	65.87	129.52
7	Communication expenses	(15.25)	45.62	(1.84)	9.03	(0.09)	0.14	(1.93)	9.17	(12.69)	55.67	(13.74)	92.28	(26.43)	147.95	7.95	97.41	(1.64)	8.02	(0.13)	0.35	6.18	105.78
8	Legal & Professional Charges	25.68	310.93	9.45	58.27	(0.13)	0.94	9.32	59.21	161.40	649.47	61.08	701.70	222.49	1,351.16	371.11	995.50	(11.47)	11.86	0.27	4.77	359.91	1,012.14
9	Auditors' Fees , Expenses etc.								-	-		-			-	-		-		-		-	-
	(a) as auditor	0.21	5.85	0.15	1.16	(0.00)	0.02	0.15	1.18	0.97	7.51	0.94	8.63	1.90	16.13	5.83	16.24	0.13	1.03	(0.00)	0.04	5.96	17.31
	(b) as adviser or in any other capacity, in respect of					-		-	-	-		-			-	-		-		-		-	
	(i) Taxation matters	0.04	0.61	0.02	0.12	(0.00)	0.00	0.02	0.12	0.12	0.78	0.12	0.90	0.25	1.68	0.57	1.62	0.02	0.11	0.00	0.00	0.59	1.73
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	(229.92)	341.63	(33.38)	14.37	(4.73)	15.64	(38.12)	30.01	(150.36)	113.05	86.68	304.01	(63.68)	417.06	(678.91)	344.22	(63.24)	23.11	(0.79)	1.61	(742.94)	368.94
11	Interest & Bank Charges	25.18	212.57	8.62	42.09	(0.06)	0.64	8.56	42.74	55.67	273.01	58.17	313.69	113.83	586.70	224.76	569.66	7.63	37.37	0.14	1.63	232.52	608.66
12	Depreciation	51.26	370.13	16.34	73.29	(0.08)	1.12	16.26	74.41	105.52	475.37	111.38	546.19	216.90	1,021.55	396.22	983.01	14.44	65.05	0.30	2.84	410.97	1,050.90
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	189.35	834.01	50.01	215.15	0.09	2.52	50.10	217.67	430.40	1,891.39	356.93	848.89		2,740.29	1,041.87	2,272.22	44.27	146.58	1.27	6.41	1,087.41	2,425.21
16	Goods and Services Tax (GST)	26.23	91.71	6.47	18.16	0.03	0.28	6.50	18.44	41.84	117.78	46.05	135.33	87.88	253.11	448.84	569.33	107.75	118.14	10.88	11.41	567.48	698.88
17	Others					-		-	-	-		-			-	-		-		-		-	-
	(a) Business Support	(73.39)	6.49	(1.07)	2.23	(0.01)	(0.00)	(1.08)	2.23	(43.22)	78.67	(3.81)	350.93	(47.04)	429.60	14.60	155.88	(4.67)	18.54	0.11	1.34	10.04	175.76
	(b) Entertainment	1.69	11.51	0.53	2.28	(0.00)	0.03	0.52	2.31	3.39	14.78	3.67	17.36	7.07	32.14	12.50	30.73	0.46	2.02	0.01	0.09	12.97	32.84
	(c) Gain/(Loss) on Foreign Exchange	(9.69)	7.24	(1.59)	1.43	(0.04)	0.02	(1.63)	1.46	(10.34)	9.30	(12.40)	10.68	(22.73)	19.98	(11.92)	19.32	(1.41)	1.27	(0.08)	0.06	(13.42)	20.65
	(d) Subscription/Membership	(1.39)	51.31	0.75	10.16	(0.04)	0.16	0.70	10.32	4.77	65.90	3.85	76.31	8.62	142.21	39.44	136.91	0.65	9.02	(0.03)	0.39	40.07	146.32
	(e) Insurance	(16.87)	13.36	(2.75)	2.65	(0.07)	0.04	(2.83)	2.69	(17.90)	17.16	(21.50)	19.72	(39.41)	36.87	(20.15)	35.48	(2.45)	2.35	(0.14)	0.10	(22.73)	37.93
	(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Miscellaneous	0.53	75.27	1.60	15.49	(0.06)	0.24	1.55	15.73	10.26	100.44	9.47	115.62	19.73	216.06	(19.81)	9.85	1.45	13.86	(0.02)	0.60	(18.38)	24.31
	TOTAL	**410.67**	**7,239.96**	**185.57**	**1,381.94**	**(7.10)**	**35.79**	**178.47**	**1,417.72**	**1,197.02**	**8,094.28**	**2,794.83**	**14,665.51**	**3,204.53**	**22,759.81**	**8,553.94**	**20,119.73**	**292.14**	**1,563.94**	**13.77**	**73.67**	**8,859.86**	**21,757.35**
	In India	410.67	7,239.96	185.57	1,381.94	(7.10)	35.79	178.47	1,417.72	1,197.02	8,094.28	2,794.83	14,665.51	3,204.53	22,759.81	8,553.94	20,119.73	292.14	1,563.94	13.77	73.67	8,859.86	21,757.35
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ lakhs)

	Particulars	Miscellaneous														Grand Total	Grand Total
		Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous			
		For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26	For Q4 2025-26	Upto Q4 2025-26
1	Employees' Remuneration & Welfare Benefits	33.95	203.48	54.49	260.01	159.43	636.20	0.40	0.40	554.83	3,324.63	493.41	2,162.85	10,323.28	31,832.45	10,960.35	36,540.94
2	Travel , Conveyance and Vehicle Running Expenses	1.44	7.18	2.19	8.68	6.36	22.63	0.01	0.01	34.26	148.29	15.26	61.52	335.63	1,064.09	365.06	1,233.85
3	Training Expenses	(3.51)	29.83	(6.97)	3.34	(14.84)	52.68	0.00	0.00	(89.84)	5.36	(35.63)	116.14	(519.93)	2,227.61	(694.17)	2,495.62
4	Rents, Rates, and Taxes	2.42	13.91	3.85	16.54	11.28	43.87	0.03	0.03	26.75	171.32	18.82	96.87	496.38	1,668.75	544.36	1,997.86
5	Repairs	0.81	9.77	1.72	11.62	5.41	30.82	0.02	0.02	7.74	120.78	7.18	69.50	205.70	942.29	217.66	1,173.50
6	Printing & Stationery	0.50	2.45	0.76	3.45	2.30	8.62	0.00	0.00	7.67	48.44	6.86	37.31	116.69	370.64	131.90	455.82
7	Communication	(0.63)	2.32	(0.50)	2.79	(1.04)	7.30	0.00	0.00	(8.25)	29.67	(3.67)	16.89	(34.32)	312.71	(51.50)	367.51
8	Legal & Professional Charges	1.81	15.37	3.53	18.74	10.70	49.82	0.03	0.03	248.25	507.18	16.51	115.95	863.22	3,070.40	898.22	3,440.54
9	Auditors' Fees , Expenses etc.	-		-		-		-		-		-		-	-	-	-
	(a) as auditor	0.02	0.30	0.05	0.35	0.16	0.94	0.00	0.00	0.23	3.65	0.21	2.07	8.54	40.75	8.89	47.77
	(b) as adviser or in any other capacity, in respect of	-		-		-		-		-		-		-	-	-	-
	(i) Taxation matters	0.00	0.03	0.01	0.04	0.02	0.10	0.00	0.00	0.04	0.38	0.03	0.21	0.93	4.17	0.99	4.90
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	(1.58)	46.23	(1.53)	5.02	8.91	162.71	0.01	0.01	(116.28)	107.10	262.47	1,196.88	(654.62)	2,303.94	(922.66)	2,675.59
11	Interest & Bank Charges	1.74	10.79	2.83	12.83	8.35	34.03	0.02	0.02	18.96	132.91	13.63	75.15	391.88	1,461.09	425.63	1,716.40
12	Depreciation	3.38	18.79	5.32	22.34	15.55	59.26	0.04	0.04	37.52	231.41	26.17	130.85	715.84	2,535.14	783.36	2,979.68
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	11.18	42.34	15.92	50.33	45.17	133.53	0.08	0.08	129.45	521.44	94.62	315.18	2,171.15	6,228.40	2,410.59	7,280.08
16	Goods and Services Tax (GST)	1.49	4.66	2.04	5.53	5.71	14.68	0.01	0.01	13.78	96.09	10.93	32.42	689.31	1,105.38	722.04	1,215.52
17	Others	-		-		-		-		-		-		-	-	-	-
	(a) Business Support	(2.20)	0.27	(0.05)	0.53	(8.75)	1.14	(0.00)	(0.00)	180.83	633.94	(11.91)	179.82	120.92	1,421.06	46.45	1,429.78
	(b) Entertainment	0.11	0.58	0.17	0.69	0.50	1.84	0.00	0.00	1.93	9.87	0.88	4.27	23.63	82.24	25.84	96.06
	(c) Gain/(Loss) on Foreign Exchange	(0.45)	0.37	(0.47)	0.44	(1.16)	1.16	0.00	0.00	(5.77)	4.53	(3.00)	2.56	(46.99)	49.69	(58.31)	58.38
	(d) Subscription/Membership	0.06	2.60	0.28	3.10	0.99	8.22	0.01	0.01	0.03	32.08	0.84	18.14	50.90	352.68	50.21	414.30
	(e) Insurance	(0.78)	0.68	(0.81)	0.81	(2.00)	2.14	0.00	0.00	(10.03)	8.35	(5.20)	4.72	(80.96)	91.51	(100.66)	107.56
	(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Miscellaneous	0.21	3.97	0.57	4.72	1.87	12.53	0.01	0.01	1.63	48.92	29.95	55.47	35.59	365.99	37.66	456.99
	TOTAL	**49.99**	**415.89**	**83.41**	**431.88**	**254.90**	**1,284.24**	**0.68**	**0.68**	**1,033.72**	**6,186.34**	**938.36**	**4,694.79**	**15,212.75**	**57,530.97**	**15,801.89**	**66,188.65**
	In India	49.99	415.89	83.41	431.88	254.90	1,284.24	0.68	0.68	1,033.72	6,186.34	938.36	4,694.79	15,212.75	57,530.97	15,801.89	66,188.65
	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

(₹ lakhs)

	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Miscellaneous: Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
		For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25
1	Employees' Remuneration & Welfare Benefits	1,502.02	4,432.19	332.48	869.98	2.56	14.05	335.03	884.03	2,001.42	5,462.15	2,652.82	6,971.83	4,654.24	12,433.97	5,579.17	11,738.00	364.32	868.94	14.82	49.74	5,958.31	12,656.68
2	Travel , Conveyance and Vehicle Running Expenses	69.61	210.34	15.47	41.29	0.11	0.67	15.59	41.95	93.01	259.21	123.43	330.86	216.43	590.07	261.25	557.04	17.00	41.24	0.68	2.36	278.94	600.64
3	Training Expenses	96.47	206.72	33.56	95.61	0.16	0.24	33.72	95.85	(554.73)	287.91	(18.00)	118.13	(572.73)	406.04	408.44	693.06	63.76	169.03	1.64	2.89	473.84	864.98
4	Rents, Rates, and Taxes	109.05	228.28	22.94	44.81	0.26	0.72	23.19	45.53	140.51	281.32	183.35	359.08	323.86	640.40	353.97	604.56	24.22	44.75	1.14	2.56	379.33	651.88
5	Repairs	344.27	859.80	74.20	168.77	0.70	2.73	74.90	171.49	450.73	1,059.60	592.59	1,352.46	1,043.32	2,412.06	1,193.48	2,277.05	79.78	168.57	3.51	9.65	1,276.77	2,455.27
6	Printing & Stationery	24.18	63.97	5.26	12.56	0.05	0.20	5.30	12.76	31.84	78.84	41.97	100.63	73.80	179.47	85.77	169.42	5.69	12.54	0.24	0.72	91.71	182.68
7	Communication	23.33	58.50	5.03	11.48	0.05	0.19	5.08	11.67	30.56	72.09	40.18	92.01	70.74	164.10	81.00	154.92	5.41	11.47	0.24	0.66	86.65	167.04
8	Legal & Professional Charges	136.01	329.63	29.18	64.70	0.29	1.04	29.47	65.75	177.55	403.18	186.32	519.12	363.87	922.30	466.01	872.97	31.28	64.62	1.39	3.70	498.68	941.29
9	Auditors' Fees , Expenses etc.																			-		-	-
	(a) as auditor	0.57	5.67	0.18	1.11	(0.00)	0.02	0.17	1.13	0.96	6.99	1.39	8.92	2.35	15.91	4.29	15.02	0.23	1.11	0.00	0.06	4.52	16.19
	(b) as adviser or in any other capacity, in respect of																						
	(i) Taxation matters	0.09	0.56	0.02	0.11	(0.00)	0.00	0.02	0.11	0.13	0.69	0.19	0.88	0.32	1.57	0.49	1.48	0.03	0.11	0.00	0.01	0.52	1.60
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	962.49	1,428.87	9.34	56.70	21.94	18.58	31.28	75.29	(26.02)	305.93	74.77	174.42	48.75	480.35	291.57	1,087.36	170.67	421.63	(2.09)	1.36	460.15	1,510.35
11	Interest & Bank Charges	29.98	150.28	7.43	29.50	0.00	0.48	7.43	29.97	43.12	185.20	59.07	236.39	102.19	421.60	145.14	398.00	8.74	29.46	0.25	1.69	154.14	429.15
12	Depreciation	143.66	334.82	29.91	65.72	1.06	1.06	30.97	66.78	186.86	412.62	244.91	526.67	431.77	939.29	482.65	886.71	32.72	65.64	3.76	3.76	519.13	956.11
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	26.00	48.78	5.31	9.58	0.15	0.15	5.46	9.73	33.21	60.12	43.16	76.73	76.37	136.85	81.04	129.19	5.64	9.56	0.55	0.55	87.23	139.30
17	Others					-										-		-		-		-	-
	(a) Business Support	(22.80)	19.42	(14.68)	16.11	(0.09)	0.12	(14.77)	16.23	479.41	633.09	(152.17)	55.97	327.24	689.07	26.37	206.48	(1.25)	10.32	(1.09)	0.53	24.03	217.33
	(b) Entertainment	2.47	17.37	0.68	3.41	(0.00)	0.06	0.67	3.46	3.81	21.41	5.36	27.32	9.17	48.73	14.68	46.00	0.84	3.41	0.02	0.19	15.54	49.60
	(c) Gain/(Loss) on Foreign Exchange	0.70	(11.62)	(0.02)	(2.28)	0.01	(0.04)	(0.01)	(2.32)	0.23	(14.33)	(0.12)	(18.28)	0.12	(32.61)	(4.88)	(30.79)	(0.16)	(2.28)	0.02	(0.13)	(5.02)	(33.19)
	(d) Subscription/Membership	2.06	44.81	0.95	8.80	(0.03)	0.14	0.93	8.94	4.73	55.23	7.48	70.49	12.21	125.72	28.82	118.68	1.42	8.79	(0.01)	0.50	30.24	127.97
	(e) Insurance	1.87	10.24	0.47	2.04	-	-	0.47	2.04	2.74	12.62	3.78	16.11	6.51	28.73	9.44	27.12	0.57	2.01	0.11	0.11	10.12	29.25
	(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Miscellaneous	21.70	62.77	4.63	12.32	0.20	0.20	4.82	12.52	28.85	77.36	38.20	98.74	67.04	176.10	79.42	166.24	5.23	12.31	0.70	0.70	85.35	179.25
	TOTAL	**3,473.73**	**8,501.38**	**562.33**	**1,512.31**	**27.42**	**40.61**	**589.75**	**1,552.92**	**3,128.91**	**9,661.23**	**4,128.66**	**11,118.49**	**7,257.57**	**20,779.72**	**9,588.14**	**20,118.52**	**816.15**	**1,943.22**	**25.90**	**81.62**	**10,430.19**	**22,143.36**
	In India	3,473.73	8,501.38	562.33	1,512.31	27.42	40.61	589.75	1,552.92	3,128.91	9,661.23	4,128.66	11,118.49	7,257.57	20,779.72	9,588.14	20,118.52	816.15	1,943.22	25.90	81.62	10,430.19	22,143.36
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ lakhs)

	Particulars	Miscellaneous: Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
		For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25	For Q4 2024-25	Upto Q4 2024-25
1	Employees' Remuneration & Welfare Benefits	88.75	258.33	117.92	295.01	261.41	757.34	-	-	2,321.40	4,005.68	605.75	1,914.84	14,007.78	32,321.86	15,844.83	37,638.07
2	Travel , Conveyance and Vehicle Running Expenses	4.11	12.26	5.50	14.00	12.12	35.94	-	-	109.20	190.10	28.00	90.87	654.31	1,533.88	739.50	1,786.17
3	Training Expenses	15.36	46.56	5.85	11.98	21.70	58.07	-	-	56.52	74.90	24.39	36.83	24.93	1,499.35	155.12	1,801.91
4	Rents, Rates, and Taxes	6.41	13.31	7.99	15.19	18.83	39.01	-	-	137.78	206.31	45.36	98.62	919.55	1,664.72	1,051.80	1,938.53
5	Repairs	20.28	50.11	26.07	57.23	59.66	146.92	-	-	480.73	777.06	141.14	371.46	3,047.98	6,270.11	3,467.15	7,301.40
6	Printing & Stationery	1.43	3.73	1.85	4.26	4.20	10.93	-	-	34.94	57.82	9.86	27.64	217.78	466.53	247.26	543.26
7	Communication	1.37	3.41	1.77	3.89	4.04	10.00	-	-	32.65	52.87	9.56	25.27	206.79	426.58	235.20	496.74
8	Legal & Professional Charges	8.01	19.21	10.24	21.94	23.55	56.32	-	-	186.62	297.91	55.91	142.41	1,146.88	2,401.38	1,312.36	2,796.75
9	Auditors' Fees , Expenses etc.													-	-	-	-
	(a) as auditor	0.04	0.33	0.07	0.38	0.10	0.97	-	-	2.19	5.13	0.17	2.45	9.44	41.36	10.18	48.16
	(b) as adviser or in any other capacity, in respect of													-	-	-	-
	(i) Taxation matters	0.01	0.03	0.01	0.04	0.02	0.10	-	-	0.24	0.51	0.03	0.24	1.14	4.08	1.25	4.75
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	7.67	35.58	0.18	50.79	41.77	125.69	-	-	(80.36)	(94.80)	308.02	515.56	786.19	2,623.52	1,779.96	4,127.67
11	Interest & Bank Charges	1.80	8.76	2.73	10.00	5.32	25.68	-	-	66.67	135.82	11.18	64.93	344.02	1,095.93	381.44	1,276.18
13	Depreciation	8.45	19.52	10.73	22.29	24.86	57.21	-	-	192.72	302.60	59.25	144.65	1,246.91	2,441.66	1,421.54	2,843.25
12	Brand/Trade Mark usage fee/charges		-		-	-	-	-	-		-		-	-	-	-	-
13	Business Development and Sales Promotion Expenses		-		-	-	-	-	-		-		-	-	-	-	-
14	Information Technology Expenses		-		-	-	-	-	-		-		-	-	-	-	-
15	Goods and Services Tax (GST)	1.52	2.84	1.87	3.25	4.48	8.34	-	-	30.99	44.09	10.90	21.07	213.37	355.74	244.83	414.25
16	Others					-		-						-	-	-	-
	(a) Business Support	(2.54)	6.14	(2.65)	1.70	(16.59)	30.61	-	-	657.02	1,278.91	97.98	75.67	1,084.49	2,299.42	1,046.93	2,335.07
	(b) Entertainment	0.15	1.01	0.26	1.16	0.45	2.97	-	-	7.13	15.70	0.85	7.50	33.54	126.67	36.69	147.51
	(c) Gain/(Loss) on Foreign Exchange	0.04	(0.68)	(0.03)	(0.77)	0.10	(1.99)	-	-	(3.42)	(10.51)	0.48	(5.02)	(7.73)	(84.77)	(7.04)	(98.71)
	(d) Subscription/Membership	0.14	2.61	0.40	2.98	0.42	7.66	-	-	15.93	40.50	0.26	19.36	59.59	326.81	62.58	380.56
	(e) Insurance	0.11	0.60	0.18	0.68	0.33	1.75	-	-	4.45	9.26	0.69	4.42	22.39	74.69	24.74	86.97
	(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Miscellaneous	1.28	3.66	1.70	4.18	3.77	10.73	-	-	33.12	56.73	8.77	27.12	201.03	457.76	227.56	533.06
	TOTAL	**164.37**	**487.32**	**192.64**	**520.17**	**470.55**	**1,384.22**	**-**	**-**	**4,286.54**	**7,446.56**	**1,418.55**	**3,585.90**	**24,220.40**	**56,347.26**	**28,283.88**	**66,401.56**
	In India	164.37	487.32	192.64	520.17	470.55	1,384.22	-	-	4,286.54	7,446.56	1,418.55	3,585.90	24,220.40	56,347.26	28,283.88	66,401.56
	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 31st March 2026	As at 31st March 2025
1	Authorized Capital	2,00,000.00	1,40,000.00
	2,000,000,000 (Previous year 1,400,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	1,44,284.93	1,20,659.50
	1,44,28,49,283 (Previous year 12,065,949,84) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	1,44,265.92	1,20,640.49
	1,44,26,59,238 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each		
4	Called Up Capital	1,44,265.92	1,20,640.49
	1,44,26,59,238 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each		
	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	1,44,265.92	1,20,640.49
	1,44,26,59,238 (Previous year 12,064,049,40) Equity Shares of Rs. 10 Each		
	Total	**1,44,265.92**	**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	31st March, 2026		31st March, 2025	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	**35,93,95,895**	**24.91**	**31,36,60,084**	**26.00**
Future Enterprises Limited	-		30,05,40,122	
Future Corporate Resources Private Limited	-		1,31,19,962	
Central Bank of India*	35,93,95,895		-	
Foreign	**1,06,75,74,056**	**74.00**	**89,27,44,856**	**74.00**
Generali Participations Netherlands N.V.	1,06,75,74,056		89,27,44,856	
Others	**1,56,89,287**	**1.09**		
Future Corporate Resources Private Limited	1,56,89,287		-	
			-	-
TOTAL	**1,44,26,59,238**	**100.00**	**1,20,64,04,940**	**100.00**

*As on March 31, 2026, 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).

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE **ANNEXURE A**

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 MARCH 31, 2026

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):**	0	0	0	0	0	0	0	0
	(None)								
ii)	**Bodies Corporate:**								
iii)	**Financial Institutions/ Banks**	1	0	0	0	0	0	0	0
	(i) Central Bank of India*		35,93,95,895	24.912	35,939.59				
iv)	**Central Government/ State Government(s) / President of India**	0	0	0	0	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 (Name of major shareholders): (None)**	0	0	0	0	0	0	0	0
ii)	**Bodies Corporate:**	1							
	(i) Generali Participations Netherlands N.V.		1,06,75,74,056	74.000	1,06,757.41	0	0	0	0
iii)	**Any other (Please specify)**	0	0	0	0	0	0	0	0
B.	**Non Promoters**	0	0	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)	**Indivudal share capital in excess of Rs. 2 Lacs**								
iii)	**Others:**								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	(i) Future Corporate Resources Private Limited		1,56,89,287	1.088	1,568.93				
	- 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**	**1,44,26,59,238**	**100**	**144265.9238**	**0**	**0**	**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)(l) 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 March 31, 2026:

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	30367526	0.3355	3036.75	0	0	0	0
ii)	Foreign Portfolio Investors	58	67877646	0.7499	6787.76	0	0	0	0
iii)	Financial Institutions/Banks	13	108530895	1.1991	10853.09	0	0	0	0
iv)	Insurance Companies	13	295345138	3.2630	29534.51	0	0	0	0
v)	NBFCs registered with RBI	5	462446	0.0051	46.24				

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	0	0	0	0	0	0	0	0
ix)	Alternative Investment Fund	4	1201291	0.0133	120.13	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	700599	309570153	3.4201	30957.02	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	1908	116273455	1.2846	11627.34	0	0	0	0
iii)	Others:								
	-Trusts	20	171494	0.0019	17.15	0	0	0	0
	-Non Resident Indian (NRI)	3928	10016605	0.1107	1001.66	0	0	0	0
	-Clearing Members	40	314196	0.0035	31.42	0	0	0	0
	-Non Resident Indian Non Repatriable					0	0	0	0
	-Bodies Corporate	861	15046890	0.1662	1504.69	0	0	0	0
	-IEPF	0	0	0	0	0	0	0	0
iv)	Any other (Please specify)								
	Directors & their Relatives	3	36807	0.0004	3.68	0	0	0	0
	Key Managerial Personnel	4	30865	0.0003	3.08	0	0	0	0
	Independent Director	1	250	0.000	0.02	0	0	0	0
	Body Corp Ltd- Liability Partnership	62	797873	0.0088	79.78	0	0	0	0
	HUF	7010	14964357	0.1653	1496.44	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	**714546**	**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.

For **CENTRAL BANK OF INDIA**

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

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 31st March, 2026	As at 31st March, 2025
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	13,099.76	36,386.05
	TOTAL	**13,099.76**	**36,386.05**

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 31st March 2026	As at 31st March 2025
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

		NL -12		NL -12A		(₹ lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025
	LONG TERM INVESTMENTS						
1	Government Securities and Government guaranteed bonds including Treasury Bil	93,940.76	82,839.72	3,03,715.48	2,92,174.29	3,97,656.24	3,75,014.00
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	3,562.83	3,013.15	11,518.81	10,627.33	15,081.64	13,640.48
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments			-	-	-	-
	(d) Debentures / Bonds	41,903.04	32,368.31	1,35,474.75	1,14,162.48	1,77,377.79	1,46,530.79
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment properties - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	45,466.38	50,445.45	1,46,995.24	1,77,920.23	1,92,461.62	2,28,365.68
5	Other than Approved Investments	1,987.52	1,313.58	6,425.77	4,632.99	8,413.30	5,946.57
	Less:Provision for diminution in the value of investments	-	-	-	-	-	-
	TOTAL	**1,86,860.53**	**1,69,980.21**	**6,04,130.06**	**5,99,517.31**	**7,90,990.58**	**7,69,497.52**
	SHORT TERM INVESTMENTS						
1	Government Securities and Government guaranteed bonds including Treasury Bil	574.27	647.35	1,856.66	2,283.18	2,430.93	2,930.52
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares				-		
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures / Bonds	717.70	2,430.00	2,320.38	8,570.58	3,038.08	11,000.58
	(e) Other Securities	-	2,069.98	-	7,300.77	-	9,370.74
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment properties - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure & Social Sector	4,111.98	220.80	13,294.24	778.77	17,406.21	999.57
5	Other than Approved Investments	-	108.57	-	382.94	-	491.51
	Less:Provision for diminution in the value of investments	-	(108.57)	-	(382.94)	-	(491.51)
	TOTAL	**5,403.95**	**5,368.13**	**17,471.27**	**18,933.29**	**22,875.23**	**24,301.42**
	GRAND TOTAL	**1,92,264.48**	**1,75,348.33**	**6,21,601.33**	**6,18,450.60**	**8,13,865.81**	**7,93,798.94**

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

(₹ lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025
	Long Term Investments--						
	Book Value	1,80,153.64	1,64,582.82	5,82,446.34	5,80,480.82	7,62,599.98	7,45,063.64
	Market Value	1,77,135.05	1,66,513.55	5,72,687.08	5,87,290.46	7,49,822.14	7,53,804.00
	Short Term Investments--						
	Book Value	5,403.95	5,368.13	17,471.27	18,933.29	22,875.23	24,301.42
	Market Value	5,413.73	5,380.22	17,502.89	18,975.93	22,916.62	24,356.14

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 31st March 2026	As at 31st March 2025
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

GENERALI Central INSURANCE

Fixed Assets

(₹ lakhs)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2025	Additions	Deductions	As at 31st March 2026	As at 1st April 2025	For the Period	On Sales / Adjustments	As at 31st March 2026	As at 31st March 2026	As at 31st March 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	15,937.33	4,727.61	55.14	20,609.80	8,161.60	2,311.81	44.44	10,428.98	10,180.82	7,775.72
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	2,035.84	441.94	432.02	2,045.75	1,762.90	160.10	425.36	1,497.63	548.12	272.94
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	687.51	156.82	124.08	720.25	614.94	85.51	120.76	579.68	140.57	72.57
Information & Technology Equipment	4,667.13	550.78	470.79	4,747.12	4,149.54	352.20	470.30	4,031.44	715.67	517.59
Vehicles	76.96	-	-	76.96	41.31	15.45	-	56.75	20.20	35.65
Office Equipment	1,157.99	178.76	64.72	1,272.03	956.48	101.16	61.90	995.74	276.29	201.51
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	**24,562.75**	**6,055.90**	**1,146.75**	**29,471.91**	**15,686.77**	**3,026.22**	**1,122.76**	**17,590.23**	**11,881.68**	**8,875.98**
Work in progress	2,201.52								1,431.96	2,201.52
Grand Total	**26,764.27**	**6,055.90**	**1,146.75**	**29,471.91**	**15,686.77**	**3,026.22**	**1,122.76**	**17,590.23**	**13,313.64**	**11,077.50**
PREVIOUS PERIOD	**22,197.36**	**6,586.22**	**253.73**	**24,562.75**	**13,098.05**	**2,841.82**	**253.10**	**15,686.77**	**11,077.50**	

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 31st March 2026	As at 31st March 2025
1	Cash (including cheques, drafts and stamps)*	298.15	1,369.71
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short - Term	1,812.09	1,394.00
	(due within 12 months)		
	(bb) Others	-	-
	(b) Current Accounts	26,530.62	36,503.40
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	**28,640.86**	**39,267.11**
	Balances with non-scheduled banks included in 2 or 3 above	-	-
	CASH & BANK BALANCES		
	In India	28,640.86	39,267.11
	Outside India	-	-

* Cheques on hand amount to ₹ 293.25 lacs (Previous Year : ₹ 1,364.26 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 31st March 2026	As at 31st March 2025
	ADVANCES		
1	Reserve Deposits with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	1,192.62	1,047.53
4	Advances to Directors/Officers	-	-
5	Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	826.74	382.52
6	Others		
	(i) Other Deposits	5,101.47	1,666.33
	(ii) Advances to Employees	132.58	191.41
	(iii) Advances recoverable in cash or kind	4,453.37	4,153.86
	(iv) Unutilized GST	2,370.99	4,255.90
	(v) Fund for CBR premium withheld	7,117.13	-
	(vi) Income Tax Refund Recoverable	-	-
	TOTAL (A)	**21,194.90**	**11,697.55**
	OTHER ASSETS		
1	Income accrued on Investments	20,947.22	19,513.95
2	Outstanding Premiums	29,923.82	23,602.73
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	105.32	598.37
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business	91,469.67	43,343.38
	Less : Provisions for doubtful ,if any	(2,196.21)	-
6	Due from Subsidiaries / Holding Company	-	-
7	Investments held for uncliamed amount of Policyholders	3,513.28	3,744.00
8	Others		
	(i) Unsettled Investments Contract Receivable	-	165.13
	(ii) Redemption Receivable	1,830.77	1,330.77
	Less: Provision for Impairment	(1,830.77)	(1,330.77)
	(iii) Interest Accured other than investment	46.24	21.81
	(iv) Deposit With Reserve Bank Of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
	TOTAL (B)	**1,43,809.34**	**90,989.38**
	TOTAL (A+B)	**1,65,004.24**	**1,02,686.93**

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 31st March, 2026	As at 31st March, 2025
1	Agents Balances	10,199.27	10,588.61
2	Balances due to other Insurance Companies	83,892.26	75,101.26
3	Deposits held on Reinsurance ceded	6,594.71	-
4	Premiums received in advance		
	(a) For Long term policies	29,615.03	18,769.68
	(b) for Other Policies	2,124.56	2,388.76
5	Unallocated Premium	53,134.51	70,093.40
6	Sundry Creditors	23,280.29	23,798.53
7	Due to Subsidiaries / Holding Company	-	-
8	Claims Outstanding	4,03,978.55	3,41,014.07
9	Due to Officers / Directors	-	-
10	Unclaimed amount of Policyholders	2,338.64	2,918.36
11	Income accrued on Unclaimed amounts	990.17	798.20
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	8,185.63	1,126.47
14	Others -		
	(i) Deposits Received	24.80	24.80
	(ii) Statutory Dues	2,425.36	2,657.91
	(iii) Unsettled Investment Contract Payable	-	193.63
	(iv) Interest accrued but not due on Borrowings	2,544.07	1,911.33
	(v) Other Payables	5.24	0.18
	Total	**6,29,333.09**	**5,51,385.20**

Details of unclaimed amounts and Investment Income thereon (₹ lakhs)		
Particulars	As at 31st March, 2026	As at 31st March, 2025
Opening Balance	3,716.56	3,377.16
Add: Amount transferred to unclaimed amount	971.37	1,561.41
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-
Add: Investment Income	191.64	210.08
Less: Amount paid during the year	1,502.57	1,380.15
Less: Transferred to SCWF	48.18	51.94
Closing Balance of Unclaimed Amount	**3,328.82**	**3,716.56**

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 31st March 2026	As at 31st March 2025
1	Reserve for Unexpired risk	1,70,249.92	1,78,029.53
2	For Taxation	-	-
	(less advance tax paid and taxes deducted at source)	-	-
3	Deferred Tax	-	-
4	For Proposed Dividends	-	-
5	Others		0.00
	a. Provision - Bonus & Employees benefits	8,991.86	9,004.09
	b. Employee Stock Ownership Plan	1,187.79	4,579.89
	TOTAL	**1,80,429.58**	**1,91,613.52**

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 31st March 2026	As at 31st March 2025
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 March 2026	Upto the year ended March 2026	For the quarter ended March 2025	Upto the year ended March 2025
1	Gross Direct Premium Growth Rate	-13.2%	-3.0%	9.0%	10.0%
2	Gross Direct Premium to Net Worth	93.0%	333.0%	108.0%	344.0%
3	Growth rate of Net Worth	0.2%	0.2%	6.4%	6.4%
4	Net Retention Ratio	59.0%	61.0%	65.0%	66.0%
5	Net Commission Ratio	15.0%	17.0%	12.0%	15.0%
6	Expense of Management to Gross Direct Premium	29.0%	32.0%	32.0%	29.6%
7	Expense of Management to Net Written Premium	40.0%	47.0%	47.0%	43.0%
8	Net Incurred Claims to Net Earned Premium	78.0%	79.4%	71.0%	79.0%
9	Claims paid to claims provisions	10.0%	56.0%	16.0%	75.0%
10	Combined Ratio	107.0%	115.0%	107.0%	112.0%
11	Investment income ratio (not annualised)	2.1%	8.0%	2.0%	7.8%
12	Technical Reserves to Net Premium Ratio	526.0%	162.0%	453.0%	141.0%
13	Underwriting Balance Ratio	-15.0%	-15.0%	-12.0%	-11.0%
14	Operating Profit Ratio	-0.4%	-1.0%	-1.0%	1.0%
15	Liquid Assets to Liabilities Ratio	9.0%	9.0%	12.0%	12.0%
16	Net Earning Ratio	0.8%	0.1%	1.0%	3.0%
17	Return on Net Worth Ratio	1.0%	0.0%	1.0%	6.0%
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.96	1.96	1.96	1.96
19	NPA Ratio				
	Gross NPA Ratio	-	0.22%	-	0.23%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.39	0.39	0.33	0.33
21	Debt Service Coverage Ratio	(4.93)	1.09	(4.00)	3.68
22	Interest Service Coverage Ratio	(4.93)	1.09	(4.00)	3.68
23	Earnings per share*	0.06	0.02	0.10	0.78
24	Book value per share*	10.91	10.91	13.02	13.02

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch
*EPS and BVPS for comparative period ended and quarter ended for December 2024 has been adjusted to incorporate the impact of bonus issue.

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 31-March-2026	**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	15%	28%	12%	27%	87%	94%	48%	141%	0.68	-39%
Previous Period	6%	29%	6%	29%	91%	87%	63%	139%	0.77	-38%
Marine Cargo										
Current Period	13%	71%	24%	29%	41%	79%	100%	116%	0.30	-17%
Previous Period	12%	71%	22%	31%	43%	73%	115%	111%	0.31	-13%
Marine Hull										
Current Period	6%	7%	-28%	17%	249%	61%	21%	269%	1.00	-227%
Previous Period	-22%	6%	-47%	20%	349%	103%	16%	394%	0.99	-261%
Total Marine										
Current Period	13%	70%	24%	29%	41%	79%	100%	116%	0.30	-17%
Previous Period	11%	70%	22%	31%	43%	73%	115%	112%	0.31	-14%
Motor OD										
Current Period	16%	95%	33%	41%	43%	71%	586%	113%	0.54	-18%
Previous Period	1%	96%	30%	42%	44%	75%	542%	118%	0.51	-19%
Motor TP										
Current Period	5%	61%	24%	45%	73%	67%	13%	113%	0.54	-12%
Previous Period	9%	79%	29%	43%	54%	62%	15%	104%	0.45	0%
Total Motor										
Current Period	10%	77%	29%	43%	56%	69%	34%	113%	0.54	-15%
Previous Period	5%	86%	30%	42%	49%	68%	36%	111%	0.48	-9%
Health										
Current Period	-14%	58%	8%	23%	31%	95%	184%	121%	0.45	-18%
Previous Period	18%	73%	7%	19%	26%	99%	590%	122%	0.51	-22%
Personal Accident										
Current Period	-1%	85%	21%	34%	37%	57%	95%	92%	0.49	11%
Previous Period	-21%	83%	16%	33%	38%	55%	110%	89%	0.59	13%
Travel Insurance										
Current Period	-24%	11%	-40%	54%	471%	58%	11%	133%	0.24	-39%
Previous Period	11%	10%	-45%	53%	511%	-35%	28%	28%	0.14	72%
Total Health										
Current Period	-13%	59%	9%	24%	32%	92%	173%	119%	0.45	-16%
Previous Period	14%	74%	7%	20%	27%	95%	481%	119%	0.51	-19%
Workmen’s Compensation/ Employer’s liability										
Current Period	-3%	95%	25%	36%	38%	59%	37%	96%	0.40	5%
Previous Period	7%	95%	24%	36%	39%	30%	57%	68%	0.42	30%
Public/ Product Liability										
Current Period	9%	53%	27%	30%	53%	41%	6%	87%	0.52	10%
Previous Period	23%	39%	37%	33%	72%	15%	17%	82%	0.62	0%
Engineering										
Current Period	7%	21%	-18%	29%	133%	59%	33%	93%	0.51	5%
Previous Period	27%	19%	-58%	32%	159%	27%	64%	33%	0.52	66%
Aviation										
Current Period	0%	0%	0%	22%	0%	0%	101%	0%	-0.50	0%
Previous Period	-100%	0%	0%	0%	0%	0%	35%	0%	0.00	0%
Crop Insurance										
Current Period	-37%	44%	-21%	18%	31%	85%	15%	95%	0.03	5%
Previous Period	29%	28%	-71%	14%	44%	72%	39%	46%	0.05	55%
Other segments **										
Current Period	-9%	69%	21%	36%	52%	58%	142%	105%	0.55	-4%
Previous Period	-8%	74%	30%	37%	50%	76%	196%	123%	0.49	-22%
Total Miscellaneous										
Current Period	-6%	65%	18%	33%	45%	79%	55%	114%	0.47	-13%
Previous Period	11%	71%	15%	30%	41%	79%	75%	110%	0.47	-10%
Total-Current Period	**-3%**	**61%**	**17%**	**32%**	**48%**	**79%**	**56%**	**115%**	**1.62**	**-15%**
Total-Previous Period	**10%**	**66%**	**15%**	**30%**	**44%**	**79%**	**75%**	**112%**	**1.41**	**-11%**

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 31st Mar 2026	Upto the year ended 31st Mar 2026	For the quarter ended 31st Mar 2025	Upto the year ended 31st Mar 2025
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	590.33	2,924.83	577.55	2,288.14
			Commission on reinsurance ceded	166.19	490.51	91.28	311.72
			Claims recovery on reinsurance	533.35	1,285.88	211.88	800.71
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate Holding Co	Reinsurance premium ceded	874.58	2,412.56	366.14	2,218.39
			Commission on reinsurance ceded	105.07	452.77	88.82	490.27
			Claims recovery on reinsurance	33.13	125.08	17.87	66.48
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	Reinsurance premium ceded	750.68	2,479.97	361.75	1,133.18
			Commission on reinsurance ceded	89.25	315.90	34.14	150.78
			Claims recovery on reinsurance	0.45	45.45	8.90	9.00
			Operating expenses incurred by our company on their behalf	-	28.27	- 21.91	97.95
			Operating expenses incurred on our behalf	1.58	1.58	-	-
4	Assicurazioni Generali S.P.A. - Luxembourg	Luxembourg Branch of Ultimate Holding Co	Reinsurance premium ceded	7,673.63	29,706.51	11,661.26	25,285.38
			Commission on reinsurance ceded	1,051.56	4,109.30	1,107.55	3,467.91
			Claims recovery on reinsurance	5,141.69	21,105.84	4,573.84	19,696.24
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	45.06	83.07	67.81	624.01
			Commission on reinsurance ceded	6.06	14.31	7.73	68.15
			Claims recovery on reinsurance	0.03	240.91	-	8.88
				-			
6	Generali Iard S.A.	Fellow Subsidiary	Reinsurance premium ceded	-	- 2.12	2.12	2.12
			Commission on reinsurance ceded	-	- 0.71	0.71	0.71
			Claims recovery on reinsurance	-	-	-	1.67
				-			
7	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	339.12	603.93	392.18	729.90
			Commission on reinsurance ceded	51.10	74.66	53.42	78.68
			Claims recovery on reinsurance	-	-	-	34.84
				-			
8	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	4.64	8.90	3.74	14.09
			Commission on reinsurance ceded	1.04	1.98	0.85	2.23
			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 31st Mar 2026	Upto the year ended 31st Mar 2026	For the quarter ended 31st Mar 2025	Upto the year ended 31st Mar 2025
9	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible Debentures	-	10,000.00	-	-
			Interest accrued on Sub-debt - Non Convertible Debentures	1,380.96	5,453.90	1,170.98	4,745.20
10	Key Managerial Personnel	MD & CEO,CFO and Company Secretary, Other KMPs & Directors	Remuneration for the period	679.42	3,820.77	561.70	4,144.18
			Insurance Premium received	5.72	12.27	7.51	18.79
			Insurance Claims Paid	-	1.82	24.45	26.42
11	Generali Central Life Insurance Company Limited	Fellow Subsidiary	Operating expenses incurred on our behalf	55.08	106.70	16.83	55.29
			Operating expenses incurred by our company on their behalf	9.30	80.92	39.29	127.92
			Rent/Elect. Deposits on our behalf	-	2.34	0.44	4.04
			Rent/Elect. Deposits by our company on their behalf	-	0.51	-	0.67
			Insurance Premium Received	0.46	7.10	-	6.03
			Unallocated Premium received/(paid)	0.10	0.10	- 0.17	0.06
			Insurance Claims Paid	-	0.11	-	0.26
			Insurance Premium Paid	- 1.96	147.20	-	132.56
12	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	0.01	0.05	0.18	0.57
			Insurance Premium Received	-	0.33	4.90	4.90
			Insurance Claims Paid	-	-	-	-
			Unallocated Premium received/(paid)	-	-	-	-
13	Europ Assistance India Private Limited	Fellow Subsidiary	RSA Fees, Health & Wellness service & Cyber Service	27.55	208.22	7.76	243.95
			Insurance Claims Paid	1.36	4.56	0.94	5.96
			Unallocated Premium received/(paid)	-	-	- 0.04	-
14	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	IT Applications, Infrastructure, Architecture, Operation excellence transformation and Procurement Services	86.97	463.03	30.00	30.00
15	Central Bank of India	Promoter	Insurance Premium Received	73.19	856.55	-	-
			Insurance Claims Paid	29.05	30.10	-	-
			Commission paid	125.96	276.21	-	-
			Current A/c Balance		126.95	-	-
			Investment in equity shares		475.23	-	-

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 March 31, 2026								
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 dobutful debts due from the related party
1	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	30.09	Receivable	-	-	-	-
2	FG & G Distribution Private Limited	Joint Venturer	- 1.83	Payable	-	-	-	-
3	Europ Assistance India Private Limited	Fellow Subsidiary	- 0.12	Payable	-	-	-	-
4	Assicurazioni Generali SPA	Ultimate Holding Company	- 1,305.03	Payable	-	-	-	-
5	Assicurazioni Generali S.P.A. Hong Kong	Branch of Ultimate Holding Company	- 2,782.34	Payable	-	-	-	-
6	Assicurazioni Generali S.P.A. U.K.	Branch of Ultimate Holding Company	- 3,369.94	Payable	-	-	-	-
7	Generali Espana De Seguros	Fellow Subsidiary	- 158.97	Payable	-	-	-	-
8	Generali Iard S.A.	Fellow Subsidiary	- 73.00	Payable	-	-	-	-
9	Generali Italia S.P.A.	Fellow Subsidiary	- 947.96	Payable	-	-	-	-
10	Assicurazioni Generali S.P.A. - Luxembourg	Fellow Subsidiary	- 7,531.53	Payable	-	-	-	-
11	Generali Versicherung AG	Fellow Subsidiary	- 31.99	Payable				
12	Generali Horizon B.V.	Fellow Subsidiary	- 64,244.07	Payable	-	-	-	-
13	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	- 593.72	Payable	-	-	-	-
14	Central Bank of India	Promoter	27.47	Receivable	-	-	-	-
15	Central Bank of India	Promoter	126.95	Bank balance	-	-	-	-
16	Central Bank of India	Promoter	475.23	Equity	-	-	-	-

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE

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

Receipt And Payments Accounts(Direct Basis)

(₹ lakhs)

Particulars	Year ended 31st March 2026	Year ended 31st March 2025
Cash Flow from the Operating Activities		
Premium received from policyholders, including advance receipts	5,53,243.00	5,84,174.46
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	-92,152.00	-46,293.87
Payments to co-insurers, net of claims recovery	-1,036.56	-5,716.98
Payments of claims	-2,61,313.89	-2,86,627.27
Payments of commission and brokerage	-1,03,363.89	-1,16,712.13
Payments of other operating expenses	-54,892.41	-51,069.34
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-10,262.72	-788.13
Income taxes paid (Net)	-25,063.32	-28,710.22
Goods & Service tax paid	-48,979.19	-42,781.38
Other payments	-	-
Cash flows before extraordinary items	-43,820.98	5,475.14
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	**-43,820.98**	**5,475.14**
Cash flow from Investment Activities		
Purchase of fixed assets	-3,733.61	-3,780.73
Proceeds from sale of fixed assets	42.00	13.95
Purchases of investments	-2,26,597.39	-2,55,443.88
Term Deposit created during the year	-	-405.78
Sales of Investments	1,95,812.13	2,08,339.20
Repayments received	-	-
Rents/Interests/ Dividends received	55,419.21	52,449.06
Investments in money market instruments and in liquid mutual funds (Net)	-510.61	166.28
Expenses related to investments	-1.46	-0.81
Net cash flow from Investment Activities	**20,430.27**	**1,337.29**
Cash flow from Financing Activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	10,000.00	-
Repayments of borrowing	-	-
Interest/dividends paid	-4,234.87	-4,276.90
Share application money pending allotment	-	-
Net cash flow from Financing Activities	**5,765.13**	**-4,276.90**
Effect of foreign exchange rates on cash and cash equivalents, net		
Net (Decrease)/Increase in Cash and Cash Equivalents during the period	-17,625.58	2,535.53
Cash and cash equivalents at the beginning of the year	**46,243.94**	**43,708.41**
Cash and cash equivalents at the end of the year	**28,618.36**	**46,243.94**

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 31ST MARCH 2026

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	-	1,92,264	1,92,264
	Policyholders as per NL-12 A of BS	6,21,601	-	6,21,601
(A)	**Total Investments as per BS**	**6,21,601**	**1,92,264**	**8,13,866**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	13,314	-	13,314
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	3,199	-	3,199
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	28,641	-	28,641
(F)	Advances and Other assets as per BS	1,43,763	22,745	1,66,508
(G)	**Total Current Assets as per BS...(E)+(F)**	**1,72,404**	**22,745**	**1,95,149**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	24,454	1,475	25,929
(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)**	**8,07,319**	**2,15,010**	**10,22,329**
(L)	Total Inadmissible assets…(B)+(D)+(H)+(J)	**27,653**	**1,475**	**29,129**
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)…(K)-(L)**	**7,79,665**	**2,13,535**	**9,93,200**

(₹ 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	141	-	141
	(b)Leasehold improvements	548	-	548
		2,510	-	2,510
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	105	-	105
	(b) Premiums receivables relating to State/Central government sponsored schemes	7,472	-	7,472
	(c) Deferred Tax Assets	-	1,128	1,128
	(d) Co-insurer's balances outstanding for more than ninety days	4,008	-	4,008
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	5,247	-	5,247
	(f) Other Reinsurer's balances outstanding for more than 180 days;	234	-	234
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	3,874	-	3,874
	(h) GST Unutilized Credit outstanding for more than ninety days;	-	133	133
	(i) Assets held for uncliamed amount of Policyholders	3,513	214	3,728

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 31ST MARCH 2026

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)	2,64,311	1,70,250
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)…(a)+(b)	2,64,311	1,70,250
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,96,756	2,15,405
(e)	IBNR reserve	2,76,543	1,88,574
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**8,37,610**	**5,74,228**

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 31ST MARCH 2026

(₹ 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	72,873	20,520	51,601	19,826	7,287	7,740	7,740
2	Marine Cargo	14,430	10,229	9,352	7,842	2,046	2,353	2,353
3	Marine - Other than Marine Cargo	220	15	119	7	22	18	22
4	Motor	2,01,127	1,55,346	1,24,904	1,10,210	31,069	33,063	33,063
5	Engineering	11,667	2,502	6,910	1,388	1,167	1,036	1,167
6	Aviation	7	0	144	179	1	54	54
7	Liability	4,398	2,310	935	884	660	265	660
8	Health Insurance	2,06,909	1,23,020	1,80,013	1,26,264	31,036	40,503	40,503
9	Miscellaneous	29,461	21,298	21,536	15,561	4,260	4,668	4,668
10	Crop	45,561	19,918	35,206	17,229	4,556	5,281	5,281
	Total	**5,86,653**	**3,55,159**	**4,30,719**	**2,99,389**	**82,103**	**94,981**	**95,510**

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 31ST MARCH 2026

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	**DESCRIPTION**	**AMOUNT**
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	7,79,665
	Deduct:	
(B)	Current Liabilities as per BS	1,68,767
(C)	Provisions as per BS	5,74,228
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	**36,670**
	Shareholder's FUNDS	
(F)	Available Assets	2,13,535
	Deduct:	
(G)	Other Liabilities	63,439
(H)	Excess in Shareholder's funds (F-G)	1,50,096
(I)	Total ASM (E+H)	**1,86,766**
(J)	Total RSM	**95,510**
(K)	**Solvency Ratio (Total ASM / Total RSM)**	**1.96**

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

PERIODIC DISCLOSURES

FORM NL-27 Products Information

Insurer: Generali Central Insurance Co. Ltd. **Date:** As on March 31, 2026

Products Information

List below the products and/or add-ons introduced during the period Jan, Feb & Mar 2026

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						
2						
3						
4						
5						

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,

NL-28
(Read with Regulation 10)
Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD
Registration Number :132
Statement as on :31st Mar 2026
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	1,92,264
	b. Investments-Policyholders	8A	6,21,601
2	Loans	9	
3	Fixed Assets	10	13,314
4	Current Assets		
	a. Cash and Bank	11	28,641
	b. Advances and Other Assets	12	1,65,004
5	Current Liabilities		
	a. Current Liabilities	13	6,29,333
	b. Provisions	14	1,80,430
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P and L A/c		-
	Application of Funds as per Balance Sheet (A)		**2,11,062**

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	13,314
3	Cash and Bank Balance (If any)	11	28,641
4	Advances and Other Assets (If Any)	12	1,65,004
5	Current Liabilities	13	6,29,333
6	Provisions	14	1,80,430
7	Misc Exp not written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		-
		TOTAL(B)	-6,02,804
		(A-B)	8,13,866

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%	-	46,436	1,50,129	1,96,564	23.91	-	1,96,564	1,91,273
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	-	94,515	3,05,572	4,00,087	48.66	-	4,00,087	3,89,569
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments		-	49,916	1,61,382	2,11,299	25.70	(1,555)	2,09,744	2,07,346
	2. Other Investments		-	478	1,546	2,024	0.25	(70)	1,955	124
	c) Approved Investments	Not Exceeding 55%	-	47,114	1,52,322	1,99,436	24.26	(3,095)	1,96,341	1,96,521
	d) Other Investments		-	2,209	7,141	9,350	1.14	(1,780)	7,570	7,570
	Total Investment Assets	100%	**-**	**1,94,232**	**6,27,964**	**8,22,196**	**100.00**	**(6,500)**	**8,15,697**	**8,01,129**

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%	-	2,687	8,687	11,374	1.38	(1,849)	9,525	7,694
	Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	-	50,395	1,62,929	2,13,323	25.95	(1,625)	2,11,699	2,07,470

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
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		1,99,976	24.15	(3,412)	58.00	1,96,564	23.91
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)		3,98,724	48.15	1,363	(23.17)	4,00,087	48.66
3	Investment subject to Exposure Norms							
	a) Housing and Loans to SG for housing and FFE							
	1. Approved Investments		94,384	11.40	(578)	9.82	93,806	11.41
	2. Other Investments		-	-	-	-	-	-
	b) Infrastructure Investments							
	1. Approved Investments		1,26,696	15.30	(9,204)	156.44	1,17,492	14.29
	2. Other Investments		2,024	0.24	0	0.00	2,024	0.25
	c) Approved Investments		1,99,876	24.14	(440)	7.47	1,99,436	24.26
	d) Other Investments		6,374	0.77	2,975	(50.57)	9,350	1.14
	Total		**8,28,079**	**100.00**	**(5,883)**	**100.00**	**8,22,196**	**100.00**

GENERALI CENTRAL INSURANCE COMPANY LTD
IRDA Registration No 132. dated 4th September, 2007

Date: 31st March 2026

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31st Mar 2026	as % of total for this class	As at 31st Mar 2025	as % of total for this class	As at 31st Mar 2026	as % of total for this class	As at 31st Mar 2025	as % of total for this class
Break down by credit rating								
AAA rated	3,44,309	44.56	3,56,560	45.82	3,46,477	44.11	3,53,708	45.97
AA or better	38,861	5.03	31,027	3.99	38,911	4.95	30,713	3.99
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	3,89,569	50.41	3,83,574	49.29	4,00,087	50.94	3,77,945	49.12
Any other (Unrated)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	-	-	6,999	0.90	-	-	6,999	0.91
Rated D	-	-	-	-	-	-	-	-
Total (A)	**7,72,739**	**100.00**	**7,78,160**	**100.00**	**7,85,475**	**100.00**	**7,69,365**	**100.00**
Break down by Residual Maturity								
Up to 1 year	22,917	2.97	24,356	3.13	22,875	2.91	24,301	3.16
more than 1 year and upto 3years	1,35,267	17.50	87,207	11.21	1,34,588	17.13	86,804	11.28
More than 3years and up to 7years	2,86,204	37.04	3,45,519	44.40	2,89,606	36.87	3,43,651	44.67
More than 7 years and up to 10 years	1,90,109	24.60	2,07,945	26.72	1,92,634	24.52	2,04,472	26.58
above 10 years	1,38,243	17.89	1,13,132	14.54	1,45,772	18.56	1,10,137	14.32
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	**7,72,739**	**100.00**	**7,78,160**	**100.00**	**7,85,475**	**100.00**	**7,69,365**	**100.00**
Break down by type of the issuer								
a. Central Government	1,91,273	24.75	1,97,363	25.36	1,96,564	25.02	1,93,895	25.20
b. State Government	1,98,295	25.66	1,86,211	23.93	2,03,523	25.91	1,84,049	23.92
c. Corporate Securities	3,83,170	49.59	3,87,587	49.81	3,85,388	49.06	3,84,421	49.97
Any other (Fixed Deposit)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	-	-	6,999	0.90	-	-	6,999	0.91
Total (C)	**7,72,739**	**100.00**	**7,78,160**	**100.00**	**7,85,475**	**100.00**	**7,69,365**	**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)" .

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FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS **Name of the Fund : Shareholder's Fund**
(Read with Regulation 10)
DETAILS OF NON-PERFORMING ASSETS
Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD
Registration Number : 132

(Rs in Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Mar 2026)	YTD (As on 31 Mar 2025)	YTD (As on 31 Mar 2026)	YTD (As on 31 Mar 2025)	YTD (As on 31 Mar 2026)	YTD (As on 31 Mar 2025)	YTD (As on 31 Mar 2026)	YTD (As on 31 Mar 2025)	YTD (As on 31 Mar 2026)	YTD (As on 31 Mar 2025)
1	Investment Asset (As per Form3A/3B - Total Fund)	3,87,219	3,83,872	-	-	4,00,087	3,80,316	34,890	34,986	8,22,196	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)	3,85,388	3,82,050	-	-	-	-	-	-	8,20,365	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 with in the return are within the exhaustive

Note:

a) 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.
b) Total Investment Assets should reconcile with figures shown in other relevant forms
c) Gross NPA is investments classified as NPA, before any provisions
d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
e) Net Investment assets is net of 'provisions'
f) Net NPA is gross NPAs less provisions
g) Write off as approved by the Board
f) Investment Regulations,as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD
Registration Number : 132
Statement as on :31st Mar 2026
Statement of Investment and Income on Investment
Periodicity of Submission : Quarterly

(Rs Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year To Date(Current Year)				Year to date(Previous Year)			
			Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²
1	**A Central Government Securities**													
2	A1 Central Government Bonds	CGSB	1,94,261	3,567	1.84%	1.41%	1,88,488	13,616	7.22%	5.56%	1,85,213	12,869	6.95%	5.09%
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	6,032	105	1.74%	1.34%	5,966	416	6.97%	5.36%	3,249	232	7.14%	5.24%
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	2,05,781	3,359	1.63%	1.26%	2,00,424	14,045	7.01%	5.40%	1,95,967	13,866	7.08%	5.19%
10	B3 State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
11	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	555	10	1.85%	1.42%	590	41	6.94%	5.34%	669	52	7.75%	5.68%
12	B5 Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
13	**C Housing and Loans to State Govt for housing and fire fighting**													
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	8,874	154	1.74%	1.34%	9,099	622	6.83%	5.26%	6,470	448	6.93%	5.08%
21	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
22	C9 Bonds/Debentures issued by Authority constituted under any	HTDA	84,157	1,572	1.87%	1.44%	83,779	6,309	7.53%	5.80%	73,800	5,423	7.35%	5.39%
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	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	605	55	9.04%	6.96%	1,007	-130	-12.88%	-9.92%	1,034	98	9.48%	6.95%
30	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,190	-178	-5.57%	-4.29%	2,841	-165	-5.79%	-4.46%	1,390	364	26.19%	19.20%
31	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENQ	-	-	-	-	-	-	-	-	-	-	-	-
32	D5 Infrastructure - Equity and Equity Related Instruments (Promoter	IEUQ	-	-	-	-	-	-	-	-	-	-	-	-
33	D6 Infrastructure - Equity and Equity Related Instruments (Promoter	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
34	D7 Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-
35	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
36	D9 'Infrastructure - Infrastructure Development Fund (IDF)	IDDF	4,999	99	1.98%	1.52%	5,000	408	8.16%	6.29%	5,555	446	8.03%	5.89%
37	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	92,436	1,884	2.04%	1.57%	96,450	7,590	7.87%	6.06%	96,688	7,211	7.46%	5.47%
38	D11 Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
39	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,349	86	1.99%	1.53%	5,482	485	8.85%	6.81%	12,637	1,124	8.89%	6.52%
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 Insfrastructure Investment Trust	EIIT	3,082	144	4.66%	3.59%	1,866	285	15.28%	11.76%	1,955	67	3.41%	2.50%
44	D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	4,998	-	-	-
45	D20 Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI	15,625	345	2.21%	1.70%	16,109	1,318	8.18%	6.30%	17,423	1,386	7.96%	5.83%
46	D21 Long Term Bank Bonds Approved Investment- Affordable Housing	HLBH	2,504	47	1.87%	1.44%	2,505	194	7.74%	5.96%	2,505	193	7.71%	5.66%
47	D16'Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	8	0.00%	0.00%	875	-23	-2.59%	-1.90%
48	D18 'Units of Infrastructure Investment Trust	OIIT	125.51	-	-	-	177.83	11.38	6.40%	4.93%	-	-	-	-
49	D17 Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	373	20	5.37%	4.13%	909	-	-	-
50	**E Approved Investment Subject To Exposure Norms**													
51	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	2,827	174	6.15%	4.73%	2,724	498	18.29%	14.08%	2,118	-185	-8.75%	-6.41%
52	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-	EACE	14,159	588	4.16%	3.20%	14,600	1,734	11.88%	9.15%	8,526	1,775	20.81%	15.26%
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	EEUQ	-	-	-	-	-	-	-	-	-	-	-	-
57	E7 Equity Shares - Companies incorporated outside India (invested prior to	EFES	-	-	-	-	-	-	-	-	-	-	-	-
58	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
59	E9 Corporate Securities - Bonds - Taxable	EPBT	1,81,018	3,588	1.98%	1.53%	1,74,395	14,056	8.06%	6.21%	1,46,605	11,958	8.16%	5.98%
60	E10 Corporate Securities - Bonds - Tax free	EPBF	-	-	-	-	-	-	-	-	1,509	-	-	-
61	E11 Corporate Securities (Approved Investment) -Pref Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
62	E12 Corporate Securities (Approved Investment) -Investment in	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
63	E13 Corporate Securities (Approved Investment) -Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
64	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
65	E15 Corporate Securities (Approved Investment) -Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
66	E16 Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
67	E17 Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
68	E18 Loans Secured Loans -Mortgage of Property in India (term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
69	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
70	E20 Deposits - Deposit with scheduled banks	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
71	E21 Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	2,338	129	5.50%	4.24%	2,354	129	5.49%	4.02%
72	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	11,038	130	1.17%	0.90%	7,488	385	5.14%	3.96%	10,762	737	6.85%	5.02%
73	E23 CCIL (Approved Investement) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
74	E24 Commercial Papers issued by all India Financial Institutions rated very	ECCP	-	-	-	-	-	-	-	-	2,499	2	0.09%	0.07%
75	E25 Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
76	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
77	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
78	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
79	E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
80	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
81	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
82	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
83	E31 Exchange Traded Fund	EETF	-	-	-	-	-	-	-	-	-	-	-	-
84	**F Other than Approved Securities**													
85	F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
86	F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
87	F3 Other than Approved Investments - Equity Shares (incl PSUs and	OESH	7,183	163	2.26%	1.74%	4,883	565	11.57%	8.91%	2,577	633	24.56%	18.01%
88	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	448	2	0.52%	0.40%	462	5	1.02%	0.78%	-	-	-	-
89	F5 Other than Approved Investments -Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
90	F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
91	F7 Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
92	F8 Other than Approved Investments -Pref Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
93	F9 Other than Approved Investments -Venture fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
94	F10 Other than Approved Investments -Short Trem Loans (Unsecured	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
95	F11 Other than Approved Investments - Term Loans (without charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
96	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
97	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
98	F14 Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
99	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
100	F16 Equity Shares (PSU & Unlisted)	OEPU	-	-	-	-	1,318	-101	-7.65%	-5.89%	-	-	-	-
101	F17 Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
102	F18 Equity Shares in Housing Finance Companies	HAEQ	-	-	-	-	709	76	10.67%	8.21%	700	165	23.59%	17.29%
		TOTAL	**8,43,252**	**15,894**	**1.88%**	**1.45%**	**8,29,074**	**62,421**	**7.53%**	**5.80%**	**7,88,989**	**58,969**	**7.47%**	**5.48%**

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, the figures of the corresponding Year to date of the previous financial year shall be shown
4 FORM 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
Registration Number : 132
Statement as on :31st Mar 2026
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	***During the quarter***								
1	NIL								
B	***As on Date***								
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 Co. Ltd. **Date:** 31-03-2026

(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	1	-	-	378.57	0.16%
3	No. of Reinsurers with rating A but less than AA	70	50,304.10	3,781.79	8,757.29	27.15%
4	No. of Reinsurers with rating BBB but less than A	17	2,283.04	321.40	80.42	1.16%
5	No. of Reinsurers with rating less than BBB	2	0.47	0.29	38.73	0.02%
	Total (A)	**90**	**52,588**	**4,103**	**9,255**	28.49%
	With In India					
1	Indian Insurance Companies	17	0.00	-	46,589.29	20.13%
2	FRBs	8	64,017.46	8,802.69	1,943.05	32.30%
3	GIC Re	1	40,317.65	2,255.48	77.91	18.42%
4	Other (to be Sepecified)	5	0.09	144.31	1,399.79	0.67%
	Total (B)	**31**	**1,04,335**	**11,202**	**50,010**	**71.51%**
	Grand Total (C)= (A)+(B)	**121**	**1,56,923**	**15,306**	**59,265**	**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

PERIODIC DISCLOSURES
FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN (UPTO THE QUARTER ENDED March 31, 2026)

Name of the Insurer: Generali 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	Miscellaneous													Total Miscellaneous	Total
						Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments [b]		
		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	Upto the Quarter
	STATES[c]																			
1	Andhra Pradesh	221	-	15	**15**	2,124	8,244	**10,368**	204	175	17	**395**	83	8	160	-	12,407	76	**23,498**	**23,734**
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	200	-	13	**13**	1,205	2,552	**3,756**	888	9	1	**897**	4	4	3	-	4,476	187	**9,327**	**9,539**
4	Bihar	618	-	5	**5**	1,171	4,843	**6,014**	31	1	0	**32**	3	1	55	-	-	372	**6,477**	**7,099**
5	Chhattisgarh	273	-	45	**45**	319	363	**682**	87	11	0	**98**	4	1	23	-	-	172	**979**	**1,297**
6	Goa	106	-	10	**10**	231	239	**470**	6	1	1	**8**	12	3	12	-	-	29	**533**	**650**
7	Gujarat	4,292	-	1,207	**1,207**	5,238	7,430	**12,668**	3,428	705	29	**4,162**	305	213	924	-	-	830	**19,101**	**24,601**
8	Haryana	269	-	103	**103**	1,887	1,452	**3,340**	181	203	4	**387**	12	41	26	-	-	430	**4,237**	**4,609**
9	Himachal Pradesh	126	-	1	**1**	204	409	**614**	9	15	1	**26**	2	-	1	-	1,220	178	**2,039**	**2,166**
10	Jharkhand	279	-	13	**13**	1,527	4,817	**6,344**	880	63	2	**945**	22	11	123	-	8,613	307	**16,365**	**16,656**
11	Karnataka	2,257	-	1,554	**1,554**	6,553	5,520	**12,073**	27,993	641	16	**28,650**	97	203	309	-	7	432	**41,770**	**45,581**
12	Kerala	236	-	32	**32**	3,276	15,004	**18,281**	3,011	90	81	**3,182**	63	69	42	-	-	425	**22,061**	**22,330**
13	Madhya Pradesh	692	-	145	**145**	1,357	1,442	**2,799**	659	74	14	**748**	106	72	74	-	-	581	**4,379**	**5,216**
14	Maharashtra	32,076	220	6,562	**6,782**	26,391	20,112	**46,502**	61,911	7,393	138	**69,442**	1,459	2,208	4,184	-	(1,928)	14,254	**1,36,121**	**1,74,980**
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	429	-	10	**10**	905	848	**1,753**	728	24	1	**753**	104	1	61	-	9,125	293	**12,090**	**12,530**
20	Punjab	760	-	248	**248**	5,083	2,562	**7,645**	1,087	128	81	**1,297**	19	12	33	-	-	545	**9,552**	**10,561**
21	Rajasthan	579	-	194	**194**	649	1,708	**2,357**	309	46	6	**361**	21	29	257	-	4	339	**3,367**	**4,141**
22	Sikkim	12	-	-	-	120	302	**422**	10	13	-	**23**	1	-	2	-	27	9	**485**	**497**
23	Tamil Nadu	4,274	-	1,147	**1,147**	3,736	1,897	**5,633**	4,150	329	18	**4,497**	290	181	475	7	18	606	**11,706**	**17,128**
24	Telangana	6,898	-	417	**417**	5,068	6,157	**11,225**	5,146	426	65	**5,637**	781	228	2,459	-	-	1,711	**22,041**	**29,356**
25	Tripura	45	-	-	-	18	182	**200**	16	1	0	**17**	1	-	-	-	-	62	**280**	**324**
26	Uttarakhand	218	-	1	**1**	900	646	**1,545**	107	79	0	**186**	4	1	1	-	-	187	**1,925**	**2,143**
27	Uttar Pradesh	1,215	-	57	**57**	6,692	4,788	**11,480**	1,072	224	6	**1,301**	21	7	143	-	-	933	**13,885**	**15,157**
28	West Bengal	4,555	-	626	**626**	1,907	2,165	**4,073**	3,971	282	15	**4,268**	81	61	683	-	-	888	**10,053**	**15,235**
	TOTAL (A)	**60,630**	**220**	**12,406**	**12,626**	**76,562**	**93,682**	**1,70,243**	**1,15,884**	**10,934**	**495**	**1,27,314**	**3,494**	**3,353**	**10,048**	**7**	**33,968**	**23,845**	**3,72,273**	**4,45,529**
	UNION TERRITORIESc																			
1	Andaman and Nicobar Islands	0	-	0	**0**	12	7	**19**	-	-	-	-	-	-	-	-	-	-	**19**	**19**
2	Chandigarh	740	-	475	**475**	2,678	1,922	**4,600**	453	56	36	**546**	60	27	54	-	-	143	**5,428**	**6,642**
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	5,243	-	1,320	**1,320**	13,376	10,111	**23,487**	33,205	955	28	**34,187**	138	692	1,318	-	-	1,720	**61,544**	**68,106**
6	Jammu & Kashmir	24	-	-	-	404	1.621	**2.025**	13	1	0	**14**	2	0	0	-	-	28	**2.069**	**2.093**
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	104	-	2	**2**	561	192	**753**	16	5	1	**21**	5	8	2	-	-	27	**815**	**920**
	TOTAL (B)	**6,111**	**-**	**1,796**	**1,796**	**17,031**	**13,853**	**30,884**	**33,686**	**1,016**	**64**	**34,767**	**205**	**727**	**1,374**	**-**	**-**	**1,917**	**69,874**	**77,780**
																-	-	-		
	Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	**TOTAL (C)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**66,741**	**220**	**14,201**	**14,422**	**93,593**	**1,07,534.43**	**2,01,127**	**1,49,571**	**11,950**	**560**	**1,62,081**	**3,699**	**4,081**	**11,422**	**7**	**33,968**	**25,761.55**	**4,42,147**	**5,23,309**

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 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)

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter ended March 31, 2026		For the Quarter ended March 31, 2025		Upto the Quarter ended March 31, 2026		Upto the Quarter ended March 31 2025	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	12,409	1,21,374	13,714	99,039	66,741	3,87,482	58,170	3,45,703
2	Marine Cargo	3,801	16,471	3,257	16,161	14,201	68,758	12,532	67,734
3	Marine Other than Cargo	-	-	7	1	220	12	207	11
4	Motor OD	25,801	2,94,093	20,340	2,78,335	93,593	11,32,744	80,508	12,25,484
5	Motor TP	27,839	55,582	27,669	55,590	1,07,534	2,34,058	1,02,759	3,36,962
6	Health	52,111	22,896	65,932	25,736	1,49,571	90,899	1,73,009	1,04,194
7	Personal Accident	3,489	38,207	3,348	39,328	11,950	1,53,627	12,122	1,68,167
8	Travel	94	4,394	126	3,955	560	22,686	733	21,195
9	Workmen’s Compensation/ Employer’s liability	875	4,911	859	5,626	3,699	19,526	3,808	23,038
10	Public/ Product Liability	1,203	6,274	975	4,392	4,081	18,593	3,747	11,016
11	Engineering	3,614	2,217	2,442	2,039	11,422	7,711	10,709	6,918
12	Aviation	7	1	-	-	7	1	-	-
13	Crop Insurance	9,069	63	25,007	100	33,968	399	54,290	2,603
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	6,575	1,31,951	5,463	1,42,923	25,762	4,59,666	28,223	5,04,483
	Grand Total	**1,46,887**	**6,98,434**	**1,69,140**	**6,73,225**	**5,23,309**	**25,96,162**	**5,40,816**	**28,17,508**

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 March 31, 2026		Upto the Quarter ended March 31, 2026		For the Quarter ended March 31, 2025		Upto the Quarter ended March 31, 2025	
		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	97,446	17,858	3,70,403	66,884	99,315	17,390	4,10,920	62,182
2	Corporate Agents-Banks	2,38,379	7,878	7,91,724	26,380	2,12,634	5,401	7,81,807	28,141
3	Corporate Agents -Others	23,864	2,988	87,670	8,776	22,960	1,954	95,512	9,960
4	Brokers	2,42,490	82,246	9,37,700	3,11,011	2,21,354	91,671	10,37,554	2,99,370
5	Micro Agents	4	0	9	16	4	153	20	1,175
6	Direct Business- Officers/Employees- Online (Through Company Website)-	24,727	26,585	1,23,577	73,281	48,254	44,169	1,61,577	1,05,831
7	Common Service Centres(CSC)	-	-	1	0	-	-	1	0
8	Insurance Marketing Firm	10,725	991	31,445	3,323	8,877	799	35,456	2,495
9	Point of sales person (Direct)	57,764	7,674	2,41,537	30,924	56,477	6,839	2,81,341	28,670
10	MISP (Direct)	2,924	648	11,811	2,672	3,315	760	13,125	2,969
11	Web Aggregators	111	17	285	43	35	4	195	22
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)(i) ____________	-	-	-	-	-	-	-	-
	Total (A)	**6,98,434**	**1,46,887**	**25,96,162**	**5,23,309**	**6,73,225**	**1,69,140**	**28,17,508**	**5,40,816**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**6,98,434**	**1,46,887**	**25,96,162**	**5,23,309**	**6,73,225**	**1,69,140**	**28,17,508**	**5,40,816**

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

Upto the year ending 31-March-2026

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	1,860	1,921	10	1,931	8,943	12,536	21,479	10,084	454	70	10,608	543	73	780	82	480	-	3,608	41,444
2	Claims reported during the period	**7,353**	**13,447**	**41**	**13,488**	**1,81,234**	**7,504**	**1,88,738**	**3,69,942**	**4,504**	**245**	**3,74,691**	**936**	**103**	**1,156**	**-**	**1,066**	**-**	**88,815**	**6,76,346**
	(a) Booked During the period	7,216	13,169	41	13,210	1,80,739	7,179	1,87,918	3,68,772	4,178	212	3,73,162	893	101	1,110	-	1,064	-	88,559	6.73.233
	(b) Reopened during the Period	137	278	-	278	495	325	820	1,170	326	33	1,529	43	2	46	-	2	-	256	3.113
	(c) Other Adjustment (to be specified) (i)__________ (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	**6,423**	**13,179**	**37**	**13,216**	**1,79,346**	**4,891**	**1,84,237**	**3,41,160**	**3,774**	**76**	**3,45,010**	**931**	**42**	**1,400**	**1**	**981**	**-**	**89,889**	**6,42,130**
	(a) paid during the period	4,875	11,600	37	11,637	1,65,760	4,830	1,70,590	3,41,160	3,774	76	3,45,010	457	16	1,069	1	645	-	84,779	6,19,079
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	1,548	1,579	-	1,579	13,586	61	13,647	-	-	-	-	474	26	331	-	336	-	5,110	23,051
4	Claims Repudiated during the period	408	287	-	287	2,458	876	3,334	22,028	643	121	22,792	52	10	52	-	-	-	779	27,714
	Other Adjustment (to be specified) (i)______________ (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	1	-	1	44	177	221	4	6	-	10	5	-	1	-	24	40,554	10	40,826
6	**Claims O/S at End of the period**	**2,382**	**1,902**	**14**	**1,916**	**8,373**	**14,273**	**22,646**	**16,838**	**541**	**118**	**17,497**	**496**	**124**	**484**	**81**	**565**	**-**	**1,755**	**47,946**
	Less than 3months	680	643	2	645	6,714	1,602	8,316	12,149	262	36	12,447	143	14	130	-	99	-	987	23,461
	3 months to 6 months	359	182	-	182	700	1,487	2,187	1,132	23	10	1,165	121	23	68	-	26	-	217	4,348
	6months to 1 year	462	199	3	202	301	2,159	2,460	2,528	81	32	2,641	112	40	105	-	33	-	163	6,218
	1year and above	881	878	9	887	658	9,025	9,683	1,029	175	40	1,244	120	47	181	81	407	-	388	13,919

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

Upto the year ending 31-March-2026

(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	**51,909**	**10,731**	**50**	**10,781**	**65,026**	**66,021**	**1,31,047**	**1,69,310**	**8,642**	**263**	**1,78,215**	**3,044**	**580**	**6,514**	**0**	**17,991**	**-**	**19,886**	**4,19,968**
	(a) Booked During the period	51,260	10,502	50	10,552	64,565	63,322	1,27,887	1,67,363	7,400	120	1,74,883	2,880	580	6,359	0	17,988	-	19,618	4,12,006
	(b) Reopened during the Period	649	230	-	230	461	2,699	3,160	1,947	1,242	144	3,333	165	0	155	-	3	-	267	7,962
	(c) Other Adjustment (to be specified) (i)__________ (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	**33,421**	**8,803**	**10**	**8,813**	**64,937**	**37,591**	**1,02,528**	**1,49,449**	**6,458**	**142**	**1,56,050**	**2,304**	**175**	**3,528**	**68**	**17,752**	**-**	**17,293**	**3,41,932**
	(a) paid during the period	30,055	7,415	10	7,424	60,371	37,261	97,632	1,49,449	6,458	142	1,56,050	1,382	119	3,109	68	12,028	-	14,187	3,22,055
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	3,366	1,389	-	1,389	4,566	330	4,896	-	-	-	-	922	56	419	-	5,724	-	3,106	19,877
4	Claims Repudiated during the period	936	243	-	243	772	6,477	7,249	8,870	1,551	81	10,501	143	24	126	-	-	-	669	19,892
	Other Adjustment (to be specified) (i)______________ (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	0	-	0	14	196	210	1	3	-	4	3	-	0	-	8	2,108	5	2,339
6	Claims O/S at End of the period	**66,827**	**8,281**	**95**	**8,376**	**8,757**	**1,63,224**	**1,71,981**	**22,075**	**2,462**	**189**	**24,726**	**2,470**	**869**	**8,690**	**31**	**1,336**	**-**	**10,694**	**2,96,000**
	Less than 3months	21,214	1,177	1	1,178	4,824	15,512	20,337	20,309	1,361	15	21,685	415	309	1,944	-	31	-	1,857	68,969
	3 months to 6 months	7,686	921	-	921	1,401	14,717	16,118	140	175	4	319	569	180	2,713	-	61	-	1,448	30,015
	6months to 1 year	10,953	1,425	48	1,473	564	22,787	23,351	298	169	27	494	550	88	1,509	-	96	-	2,920	41,434
	1year and above	26,975	4,758	46	4,804	1,968	1,10,208	1,12,176	1,328	758	142	2,228	936	292	2,524	31	1,147	-	4,470	1,55,582

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

Table 5	Reserve Adequacy
Name of the insurer	Generali Central Insurance Company Ltd.
Reporting Period	FYE 31-Mar 26
LOB	Third Party

Acident year Cohort

Particulars	FYE 31-Mar 2008**	FYE 31-Mar 2009**	FYE 31-Mar 2010**	FYE 31-Mar 2011**	FYE 31-Mar 2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	FYE 31-Mar 2025	FYE 31-Mar 2026
Ultimate Net Loss Cost - Original estimate	-	1,605	3,981	7,874	7,984	19,521	12,400	25,045	24,460	27,375	39,507	45,488	49,796	48,649	59,727	68,780	73,405	71,966	56,208
Net Claims Provisions*	-	208	656	868	1,087	14,329	11,020	24,213	21,938	27,737	39,342	44,712	49,249	48,273	57,887	66,311	67,385	66,727	50,872

Cumulative Payment as of

Zero year later	-	1	122	628	505	1,212	1,380	832	2,522	(362)	164	775	547	375	1,840	2,468	6,019	5,239	5,336
one year later	-	313	1,381	2,891	3,640	5,193	4,786	4,500	5,385	1,123	4,049	4,359	2,932	6,527	13,017	14,468	18,175	17,462	-
two year later	-	1,267	2,456	5,098	6,897	9,093	6,990	6,591	7,182	5,461	7,508	6,332	8,384	12,225	19,399	22,939	23,489	-	-
three year later	-	1,283	2,686	7,007	10,609	10,975	8,391	8,095	10,157	7,451	9,359	10,397	11,382	15,230	23,486	26,827	-	-	-
four year later	-	1,279	3,325	8,521	11,958	12,509	9,231	10,026	11,683	8,581	13,304	12,326	13,273	17,050	26,126	-	-	-	-
five year later	-	1,397	3,957	9,469	12,911	13,610	10,608	11,803	12,215	10,897	15,120	13,746	14,791	18,608	-	-	-	-	-
six year later	-	1,536	4,437	10,288	13,837	14,862	11,526	12,423	14,041	12,324	16,769	14,804	15,892	-	-	-	-	-	-
seven year later	-	1,619	4,799	10,904	15,378	16,165	11,867	13,646	15,403	13,181	17,844	15,454	-	-	-	-	-	-	-
eight year later	-	1,703	4,992	11,930	16,368	16,711	12,692	14,416	16,065	13,788	18,400	-	-	-	-	-	-	-	-
nine year later	-	1,705	5,395	12,447	16,671	17,843	13,044	14,994	16,656	14,411	-	-	-	-	-	-	-	-	-
ten year later	-	1,754	5,596	12,703	17,798	18,343	13,563	15,405	17,060	-	-	-	-	-	-	-	-	-	-
eleven year later	-	1,772	5,814	13,393	18,341	18,647	13,953	15,757	-	-	-	-	-	-	-	-	-	-	-
twelve years later	-	1,775	6,103	13,648	18,719	18,796	14,090	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	-	1,824	6,170	13,917	17,083	18,846	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	-	1,832	6,282	14,612	17,145	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	-	1,862	7,252	14,615	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	-	1,878	7,270	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	-	1,878	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Ultimate Net Loss Cost - Re-estimated

zero year later	-	-	-	-	-	-	12,400	25,045	24,460	27,375	39,507	45,488	49,796	48,649	59,727	68,780	73,405	71,966	56,208
one year later	-	-	-	-	-	19,521	25,705	22,715	25,819	27,169	36,899	40,341	49,900	49,765	62,450	69,100	72,922	73,959	-
two year later	-	-	-	-	7,984	21,170	19,579	23,822	26,680	25,962	30,461	33,481	46,843	47,786	60,196	68,441	71,583	-	-
three year later	-	-	-	7,874	16,290	22,195	19,661	24,049	25,763	22,543	30,858	27,338	29,016	31,940	48,508	60,078	-	-	-
four year later	-	-	3,981	13,046	19,963	22,285	19,306	23,094	23,448	22,389	26,704	23,759	25,123	30,448	47,118	-	-	-	-
five year later	-	1,605	6,290	15,768	19,848	22,260	19,177	21,672	24,006	20,485	25,705	21,653	24,426	29,421	-	-	-	-	-
six year later	-	2,063	7,150	16,325	19,813	22,192	18,186	22,410	22,441	19,646	24,272	21,303	24,141	-	-	-	-	-	-
seven year later	-	2,214	7,072	15,992	20,321	22,475	18,656	20,757	21,675	18,411	23,640	21,291	-	-	-	-	-	-	-
eight year later	-	2,296	6,775	16,264	21,356	23,308	17,612	20,222	20,711	18,632	23,325	-	-	-	-	-	-	-	-
nine year later	-	2,232	6,944	16,797	21,807	23,052	16,993	19,419	20,631	18,580	-	-	-	-	-	-	-	-	-
ten year later	-	2,233	7,241	17,079	23,453	22,801	16,730	19,016	20,565	-	-	-	-	-	-	-	-	-	-
eleven year later	-	2,179	7,371	16,169	23,099	22,465	16,570	18,944	-	-	-	-	-	-	-	-	-	-	-
twelve years later	-	2,256	6,937	16,176	23,038	22,479	16,651	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	-	2,144	6,976	16,272	21,242	22,416	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	-	2,128	7,021	16,929	21,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	-	2,151	7,969	17,021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	-	2,171	8,029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	-	2,176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Favourable / (unfavourable) development	-	(571)	(4,048)	(9,147)	(13,038)	(2,895)	(4,251)	6,101	3,895	8,795	16,182	24,197	25,655	19,227	12,610	8,702	1,822	(1,993)	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Table 5	Reserve Adequacy
Name of the insurer	Generali Central Insurance Company Ltd.
Reporting Period	FYE 31-Mar 26
LOB	Long Tail

	Acident year Cohort																		
Particulars	FYE 31-Mar 2008**	FYE 31-Mar 2009**	FYE 31-Mar 2010**	FYE 31-Mar 2011**	FYE 31-Mar 2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	FYE 31-Mar 2025	FYE 31-Mar 2026
Ultimate Net Loss Cost - Original estimate	0	43	184	265	800	1,017	1,515	1,735	1,703	2,418	1,845	2,082	2,212	2,990	4,003	4,147	4,747	3,106	4,289
Net Claims Provisions*	-	1	7	25	47	275	989	1,186	1,228	1,677	1,280	1,448	1,595	2,221	3,001	2,608	3,637	2,292	3,408
Cumulative Payment as of																			
Zero year later	0	20	80	100	461	401	526	550	476	741	565	634	617	769	1,002	1,539	1,111	814	881
one year later	0	34	138	219	687	742	918	1,060	967	1,280	1,058	1,266	1,154	2,054	2,440	3,029	2,917	1,686	-
two year later	0	35	158	232	754	825	1,023	1,184	1,040	1,331	1,168	1,353	1,310	2,515	2,757	3,183	3,176	-	-
three year later	0	41	166	240	788	841	1,044	1,277	1,048	1,361	1,176	1,413	1,382	2,633	2,841	3,336	-	-	-
four year later	0	42	176	244	803	858	1,053	1,324	1,063	1,363	1,247	1,434	1,423	2,664	2,879	-	-	-	-
five year later	0	42	178	255	811	871	1,053	1,353	1,065	1,385	1,255	1,446	1,446	2,656	-	-	-	-	-
six year later	0	37	181	259	808	881	1,105	1,362	1,081	1,410	1,280	1,464	1,449	-	-	-	-	-	-
seven year later	4	38	185	259	814	881	1,123	1,371	1,110	1,577	1,295	1,465	-	-	-	-	-	-	-
eight year later	4	38	185	259	815	885	1,124	1,375	1,122	1,577	1,318	-	-	-	-	-	-	-	-
nine year later	4	38	185	260	832	885	1,134	1,376	1,079	1,578	-	-	-	-	-	-	-	-	-
ten year later	4	38	186	260	832	913	1,141	1,394	1,104	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38	186	260	832	962	1,141	1,394	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38	186	260	832	962	1,141	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	4	38	186	260	837	963	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4	38	186	260	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	38	186	261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	4	38	186	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																			
zero year later	-	-	-	-	-	-	1,515	1,735	1,703	2,418	1,845	2,082	2,212	2,990	4,003	4,147	4,747	3,106	4,289
one year later	-	-	-	-	-	1,017	1,211	1,427	1,367	1,629	1,407	1,755	1,777	3,009	3,498	3,408	3,705	3,047	-
two year later	-	-	-	-	800	991	1,242	1,363	1,245	1,570	1,443	1,539	1,749	3,137	3,586	3,517	3,745	-	-
three year later	-	-	-	265	858	1,016	1,227	1,387	1,242	1,597	1,390	1,547	2,143	3,166	3,571	3,510	-	-	-
four year later	-	-	184	271	873	943	1,169	1,409	1,229	1,550	1,357	1,587	2,149	3,156	3,542	-	-	-	-
five year later	-	43	184	273	862	926	1,169	1,439	1,225	1,568	1,362	1,538	1,991	3,106	-	-	-	-	-
six year later	0	37	189	263	852	926	1,227	1,440	1,243	1,606	1,355	1,523	1,969	-	-	-	-	-	-
seven year later	4	38	192	262	836	935	1,244	1,450	1,238	1,721	1,336	1,529	-	-	-	-	-	-	-
eight year later	4	38	192	262	848	931	1,257	1,475	1,240	1,678	1,391	-	-	-	-	-	-	-	-
nine year later	4	38	192	266	860	941	1,206	1,448	1,185	1,681	-	-	-	-	-	-	-	-	-
ten year later	4	38	194	265	854	962	1,204	1,449	1,177	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38	193	261	846	987	1,191	1,449	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38	193	261	860	994	1,192	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	4	38	193	261	867	982	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4	38	193	261	870	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	38	188	260	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	4	38	188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development	(3)	4	(5)	5	(70)	35	322	286	526	737	453	554	243	(116)	461	637	1,003	59	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Table 5	**Reserve Adequacy**		
Name of the insurer	**Generali Central Insurance Company Ltd.**		
Reporting Period	**FYE 31-Mar 26**	**LOB**	Short Tail

	Acident year Cohort																		
Particulars	**FYE 31-Mar 2008****	**FYE 31-Mar 2009****	**FYE 31-Mar 2010****	**FYE 31-Mar 2011****	**FYE 31-Mar 2012****	**FYE 31-Mar 2013****	**FYE 31-Mar 2014**	**FYE 31-Mar 2015**	**FYE 31-Mar 2016**	**FYE 31-Mar 2017**	**FYE 31-Mar 2018**	**FYE 31-Mar 2019**	**FYE 31-Mar 2020**	**FYE 31-Mar 2021**	**FYE 31-Mar 2022**	**FYE 31-Mar 2023**	**FYE 31-Mar 2024**	**FYE 31-Mar 2025**	**FYE 31-Mar 2026**
Ultimate Net Loss Cost - Original estimate	18	4,614	12,093	19,009	27,586	34,385	43,887	55,813	59,166	52,282	57,894	72,220	86,818	1,00,404	1,33,189	1,37,245	1,99,066	2,38,257	2,38,182
Net Claims Provisions*	-	52	180	323	749	2,183	12,889	16,497	16,497	15,158	18,922	25,675	28,916	31,418	37,347	36,857	39,598	57,100	90,665
Cumulative Payment as of																			
Zero year later	26	3,177	9,097	13,142	20,279	25,135	30,999	39,316	42,670	37,124	38,972	46,545	57,902	68,986	95,841	1,00,388	1,59,467	1,81,157	1,47,517
one year later	36	4,418	11,852	17,857	26,224	32,202	39,432	53,722	53,242	47,661	47,710	63,237	75,031	89,482	1,20,703	1,27,260	1,90,543	2,17,178	-
two year later	36	4,642	11,808	18,476	26,837	35,610	40,610	55,346	54,695	48,828	48,315	66,750	76,642	91,852	1,23,121	1,29,577	1,93,340	-	-
three year later	36	4,577	11,809	18,686	26,575	36,269	41,076	56,521	55,062	49,116	48,577	67,317	77,359	93,181	1,23,809	1,30,123	-	-	-
four year later	19	4,563	11,913	17,554	26,743	36,878	41,326	56,901	55,309	49,254	48,701	67,900	77,580	93,392	1,24,072	-	-	-	-
five year later	18	4,563	10,880	17,604	26,956	36,939	41,496	57,070	55,331	49,522	49,327	68,119	77,741	93,646	-	-	-	-	-
six year later	18	4,972	10,891	17,637	26,967	37,020	41,551	57,104	55,203	49,631	49,390	68,204	77,887	-	-	-	-	-	-
seven year later	13	4,968	10,896	17,656	27,082	37,091	41,660	57,230	55,243	49,714	49,453	68,264	-	-	-	-	-	-	-
eight year later	13	4,969	10,907	17,671	27,205	37,138	41,774	57,305	55,435	49,744	49,484	-	-	-	-	-	-	-	-
nine year later	13	4,966	10,951	17,767	27,216	37,262	41,804	57,387	55,583	49,794	-	-	-	-	-	-	-	-	-
ten year later	13	4,966	10,965	17,783	27,230	37,344	41,858	57,450	55,614	-	-	-	-	-	-	-	-	-	-
eleven year later	13	4,969	10,985	17,795	27,275	37,356	41,901	57,484	-	-	-	-	-	-	-	-	-	-	-
twelve years later	13	4,969	10,985	17,796	27,404	37,385	41,980	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	13	4,969	10,993	17,806	27,412	37,398	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	13	4,969	10,991	17,813	27,444	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	13	4,969	10,992	17,813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	13	4,969	10,992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	13	4,969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																			
zero year later	-	-	-	-	-	-	43,887	55,813	59,166	52,282	57,894	72,220	86,818	1,00,404	1,33,189	1,37,245	1,99,066	2,38,257	2,38,182
one year later	-	-	-	-	-	34,385	41,571	57,314	58,282	51,223	52,989	70,679	83,516	96,006	1,30,160	1,33,068	2,02,683	2,41,019	-
two year later	-	-	-	-	27,586	37,005	42,228	57,439	57,368	50,765	51,294	70,352	79,704	94,989	1,28,305	1,32,536	2,00,155	-	-
three year later	-	-	-	19,009	27,358	37,522	42,487	58,143	56,653	50,693	51,045	69,477	79,723	95,239	1,27,249	1,32,837	-	-	-
four year later	-	-	12,093	17,943	27,435	37,625	42,562	58,093	56,718	50,713	51,123	69,303	79,108	94,193	1,27,429	-	-	-	-
five year later	-	4,614	11,072	17,999	27,459	37,648	42,615	58,068	57,054	50,619	50,863	69,135	78,897	94,287	-	-	-	-	-
six year later	18	5,036	11,045	17,870	27,474	37,605	42,672	58,245	56,430	50,627	50,144	68,977	78,662	-	-	-	-	-	-
seven year later	13	5,020	11,029	17,894	27,489	37,763	42,729	58,032	56,353	50,465	50,166	68,764	-	-	-	-	-	-	-
eight year later	13	5,045	11,051	17,916	27,627	37,702	42,679	57,948	56,312	50,314	50,231	-	-	-	-	-	-	-	-
nine year later	13	5,046	11,039	17,989	27,627	37,684	42,630	57,744	56,381	50,314	-	-	-	-	-	-	-	-	-
ten year later	13	5,081	11,074	17,995	27,611	37,689	42,377	57,799	56,337	-	-	-	-	-	-	-	-	-	-
eleven year later	13	5,072	11,038	17,908	27,644	37,532	42,343	57,859	-	-	-	-	-	-	-	-	-	-	-
twelve years later	13	4,995	11,035	17,868	27,615	37,524	42,370	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	13	4,979	10,990	17,854	27,612	37,554	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	13	4,965	11,024	17,850	27,642	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	13	4,972	11,027	17,853	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	13	4,973	11,030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	13	4,973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development	5	(359)	1,063	1,156	(56)	(3,169)	1,518	(2,046)	2,829	1,969	7,664	3,456	8,156	6,117	5,759	4,408	(1,090)	(2,762)	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Table 5	**Reserve Adequacy**
Name of the insurer	**Generali Central Insurance Company Ltd.**
Reporting Period	**FYE 31-Mar 26**
LOB	Total

	Acident year Cohort																		
Particulars	**FYE 31-Mar 2008****	**FYE 31-Mar 2009****	**FYE 31-Mar 2010****	**FYE 31-Mar 2011****	**FYE 31-Mar 2012****	**FYE 31-Mar 2013****	**FYE 31-Mar 2014**	**FYE 31-Mar 2015**	**FYE 31-Mar 2016**	**FYE 31-Mar 2017**	**FYE 31-Mar 2018**	**FYE 31-Mar 2019**	**FYE 31-Mar 2020**	**FYE 31-Mar 2021**	**FYE 31-Mar 2022**	**FYE 31-Mar 2023**	**FYE 31-Mar 2024**	**FYE 31-Mar 2025**	**FYE 31-Mar 2026**
Ultimate Net Loss Cost - Origina	19	6,262	16,257	27,148	36,370	54,923	57,802	82,593	85,329	82,076	99,246	1,19,790	1,38,826	1,52,042	1,96,919	2,10,172	2,77,218	3,13,329	2,98,679
Net Claims Provisions*	-	260	843	1,215	1,883	16,787	24,897	41,895	39,662	44,573	59,544	71,836	79,759	81,912	98,236	1,05,777	1,10,620	1,26,119	1,44,946
	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail
Cumulative Payment as of	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Zero year later	26	3,198	9,298	13,871	21,244	26,748	32,905	40,698	45,667	37,503	39,702	47,955	59,066	70,131	98,683	1,04,395	1,66,598	1,87,210	1,53,734
one year later	36	4,766	13,372	20,967	30,551	38,136	45,136	59,283	59,593	50,065	52,817	68,862	79,116	98,063	1,36,159	1,44,757	2,11,635	2,36,326	-
two year later	37	5,944	14,422	23,806	34,487	45,527	48,623	63,121	62,916	55,620	56,991	74,435	86,336	1,06,591	1,45,277	1,55,698	2,20,005	-	-
three year later	37	5,901	14,661	25,933	37,973	48,085	50,510	65,893	66,268	57,927	59,112	79,127	90,123	1,11,044	1,50,136	1,60,287	-	-	-
four year later	19	5,883	15,415	26,319	39,503	50,245	51,609	68,252	68,056	59,198	63,252	81,660	92,276	1,13,106	1,53,077	-	-	-	-
five year later	19	6,002	15,015	27,328	40,678	51,420	53,157	70,225	68,610	61,804	65,702	83,311	93,978	1,14,910	-	-	-	-	-
six year later	19	6,545	15,510	28,183	41,612	52,763	54,182	70,889	70,325	63,365	67,440	84,471	95,227	-	-	-	-	-	-
seven year later	16	6,625	15,880	28,819	43,274	54,137	54,650	72,247	71,756	64,471	68,591	85,183	-	-	-	-	-	-	-
eight year later	16	6,709	16,084	29,859	44,388	54,734	55,589	73,096	72,622	65,110	69,201	-	-	-	-	-	-	-	-
nine year later	16	6,709	16,530	30,474	44,719	55,990	55,983	73,758	73,319	65,783	-	-	-	-	-	-	-	-	-
ten year later	16	6,759	16,747	30,746	45,861	56,600	56,562	74,249	73,777	-	-	-	-	-	-	-	-	-	-
eleven year later	16	6,779	16,985	31,448	46,449	56,965	56,995	74,635	-	-	-	-	-	-	-	-	-	-	-
twelve years later	16	6,782	17,273	31,705	46,955	57,143	57,211	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	16	6,831	17,349	31,983	45,333	57,207	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	16	6,840	17,458	32,686	45,426	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	16	6,869	18,429	32,690	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	16	6,885	18,447	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	16	6,885	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																			
zero year later	-	-	-	-	-	-	57,802	82,593	85,329	82,076	99,246	1,19,790	1,38,826	1,52,042	1,96,919	2,10,172	2,77,218	3,13,329	2,98,679
one year later	-	-	-	-	-	54,923	68,487	81,456	85,468	80,021	91,295	1,12,774	1,35,193	1,48,780	1,96,108	2,05,576	2,79,310	3,18,024	-
two year later	-	-	-	-	36,370	59,166	63,049	82,624	85,294	78,296	83,198	1,05,372	1,28,296	1,45,912	1,92,087	2,04,493	2,75,483	-	-
three year later	-	-	-	27,148	44,506	60,733	63,375	83,579	83,658	74,834	83,293	98,362	1,10,882	1,30,345	1,79,327	1,96,424	-	-	-
four year later	-	-	16,257	31,260	48,270	60,853	63,037	82,596	81,395	74,652	79,185	94,649	1,06,380	1,27,796	1,78,089	-	-	-	-
five year later	-	6,262	17,547	34,040	48,169	60,833	62,962	81,179	82,285	72,672	77,930	92,326	1,05,314	1,26,814	-	-	-	-	-
six year later	19	7,137	18,384	34,459	48,139	60,723	62,086	82,095	80,114	71,879	75,771	91,804	1,04,772	-	-	-	-	-	-
seven year later	16	7,271	18,292	34,147	48,646	61,174	62,629	80,239	79,265	70,597	75,142	91,584	-	-	-	-	-	-	-
eight year later	16	7,379	18,018	34,442	49,832	61,942	61,547	79,645	78,262	70,623	74,947	-	-	-	-	-	-	-	-
nine year later	16	7,316	18,175	35,052	50,294	61,677	60,829	78,610	78,197	70,575	-	-	-	-	-	-	-	-	-
ten year later	16	7,353	18,509	35,339	51,918	61,452	60,310	78,264	78,080	-	-	-	-	-	-	-	-	-	-
eleven year later	16	7,289	18,602	34,338	51,590	60,984	60,104	78,252	-	-	-	-	-	-	-	-	-	-	-
twelve years later	16	7,289	18,165	34,305	51,513	60,997	60,213	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	16	7,162	18,159	34,387	49,721	60,952	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	16	7,131	18,237	35,039	49,534	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	16	7,162	19,185	35,134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	16	7,181	19,248	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	16	7,187	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) de	2	(925)	(2,990)	(7,986)	(13,163)	(6,029)	(2,411)	4,341	7,250	11,501	24,299	28,207	34,054	25,229	18,830	13,748	1,735	(4,695)	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

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 31-March-2026 (Jan 26 - March 26) **(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	624	133	133	158	94	2	1	544	347	535	5,309	1,087	1	14	1,145	7,835
2	Marine Cargo	2,245	406	164	126	30	-	-	499	399	608	746	160	-	0	2,971	2,413
3	Marine Other than Cargo	7	-	2	-	-	-	-	4	-	1	-	-	-	-	9	5
4	Motor OD	33,302	5,973	982	329	54	11	13	8,066	4,962	2,128	625	137	24	38	40,664	15,979
5	Motor TP	10	91	301	294	474	64	53	1,451	511	1,713	1,652	3,117	618	309	1,287	9,371
6	Health	88,456	7,550	1,041	279	59	4	2	29,595	2,828	308	99	35	5	0	97,391	32,871
7	Personal Accident	1,116	254	81	32	11	6	-	1,078	322	158	107	14	57	10	1,500	1,746
8	Travel	2	2	3	2	2	-	-	3	1	1	32	1	-	-	11	39
9	Workmen's Compensation/ Employer's liability	12	12	27	34	9	-	2	7	6	47	117	60	-	23	96	260
10	Public/ Product Liability	2	-	2	-	2	-	-	0	1	6	20	2	-	0	6	30
11	Engineering	92	24	30	30	14	-	-	61	8	35	184	85	-	-	190	373
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	58	60	-	-	1	4	2,434	1,755	55	3	1	4	0	123	4,252
14	Other segments [a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	18,068	592	330	417	120	-	6	1,908	481	375	551	251	-	41	19,533	3,607

Note: (a) Other segments includes Credit Insurance.

Upto the quarter ending 31-March-2026 (April 25 - March 26) **(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	2,812	857	523	389	267	21	6	4,792	1,398	2,984	11,727	7,378	181	1,595	4,875	30,055
2	Marine Cargo	8,537	1,827	790	322	110	3	11	1,679	1,539	1,651	1,891	627	-0	27	11,600	7,415
3	Marine Other than Cargo	30	1	6	-	-	-	-	6	1	3	-	-	-	-	37	10
4	Motor OD	1,33,808	25,853	4,594	1,195	225	37	48	30,184	19,083	8,027	2,395	412	65	206	1,65,760	60,371
5	Motor TP	45	403	1,183	1,212	1,489	243	255	5,481	2,216	7,031	7,636	10,290	2,706	1,902	4,830	37,261
6	Health	3,15,992	20,054	4,038	853	211	7	5	1,31,293	14,132	3,256	602	146	7	13	3,41,160	1,49,449
7	Personal Accident	2,611	692	279	126	40	14	12	3,346	1,471	820	542	161	71	45	3,774	6,458
8	Travel	35	14	9	9	9	-	-	10	5	34	68	25	-	-	76	142
9	Workmen's Compensation/ Employer's liability	41	87	124	117	80	3	5	30	84	364	446	388	29	41	457	1,382
10	Public/ Product Liability	2	1	4	2	6	1	-	0	1	14	30	68	5	0	16	119
11	Engineering	360	186	230	214	74	3	2	258	163	341	1,192	1,068	54	33	1,069	3,109
12	Aviation	-	-	-	-	1	-	-	-	-	-	-	68	-	-	1	68
13	Crop Insurance	94	380	156	8	1	2	4	4,472	5,568	620	1,354	6	8	0	645	12,028
14	Other segments [a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	79,586	2,685	1,290	967	229	2	20	7,781	1,427	1,185	3,021	681	1	90	84,779	14,187

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: March 31, 2026

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	Out of approvals of previous year	0
4		Out of approvals of this year	2
5	No. of branches closed during the year		3
6	No of branches at the end of the year		166
7	No. of branches approved but not opened		8
8	No. of rural branches		0
9	No. of urban branches		166
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) 2678 (b) 659 (c) 3337
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) 11878 (b) 34 (c) 47 (d) 704 (e) 9 (f) 72 (g) 99 (h) 30093 (i) -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3428	42322
Recruitments during the quarter	224	806
Attrition during the quarter	315	192
Number at the end of the quarter	3337	42936

FORM NL-42 **BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

Name of the Insurer: GENERALI CENTRAL INSURANCE COMPANY LIMITED (FORMERLY KNOWN AS FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED) **Date: 31 March 2026**

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	-
8	Mr. Vasti Venkatesh	Non-Executive Director	Non-Executive Director	-
9	Mr. Anup Rau	Managing Director & Chief Executive Officer	Key Management Person	Resigned w.e.f March 31, 2026
10	Mr. K G Krishnamoorthy Rao	Managing Director & Chief Executive Officer-Designate	Key Management Person	Appointed w.e.f April 01, 2026
11	Mr. Ashish Lakhtakia	General Counsel, Chief-Regulatory Affairs and Company Secretary	Key Management Person	-
12	Mr. Devi Dayal Garg	Chief Financial Officer	Key Management Person	-
13	Mr. Deepak Prasad	Chief Commercial Officer	Key Management Person	
14	Mr. Ajay Panchal	Chief Risk Officer	Key Management Person	Superannuated w.e.f March 31, 2026
15	Mr. Milan P. Shirodkar	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. 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)
IRDA Registration No 132. dated 4th September, 2007

Upto the Quarter ended March, 2026

(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	31,073	3,857	51,10,859
		Social	-	-	-
2	Marine Cargo	Rural	2,012	329	15,71,543
		Social	-	-	-
3	Marine Other Than Cargo	Rural	2	63	20,619
		Social	-	-	-
4	Motor OD	Rural	80,139	5,544	5,83,952
		Social	-	-	-
5	Motor TP	Rural	30,490	8,700	-
		Social	-	-	-
6	Health	Rural	3,422	1,873	91,806
		Social	10	970	4,143
7	Personal Accident	Rural	12,095	276	2,22,406
		Social	2	440	56
8	Travel	Rural	1,105	34	1,02,192
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	793	151	1,28,497
		Social	-	-	-
10	Public/ Product Liability	Rural	300	80	58,212
		Social	-	-	-
11	Engineering	Rural	410	589	10,35,815
		Social	-	-	-
12	Aviation	Rural	1	7	52,591
		Social	-	-	-
13	Crop	Rural	399	33,968	(1,38,754)
		Social	-	-	-
14	Miscellaneous	Rural	51,348	1,008	15,47,000
		Social	-	-	-
	Total	**Rural**	**2,13,589**	**56,479**	**1,03,86,738**
		Social	**12**	**1,410**	**4,199**

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: Year ending 31st March 2026

Items	(₹ lakhs)	
	For the quarter ended 31st March 2026	Upto the year ended 31st March 2026
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	4,096.72	16,020.07
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	23,742.10	91,514.98
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	27,838.82	1,07,535.04
Total Gross Direct Motor Own damage Insurance Business Premium	25,801.09	93,592.10
Total Gross Direct Premium Income	**1,46,886.79**	**5,23,309.33**

FROM NL-45 GRIEVANCE DISPOSAL

Insurer Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) Date: **March 31, 2026**

GRIEVANCE DISPOSAL FOR THE PERIOD **January 1, 2026 to March 31, 2026** DURING THE FINANCIAL YEAR **2025-26**

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	1
b)	Claim	12	252	88	12	161	3	917
c)	Policy Related	1	41	32	0	10	0	144
d)	Premium	0	5	0	0	4	1	30
e)	Refund	0	4	4	0	0	0	20
f)	Coverage	0	0	0	0	0	0	8
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
i)	Others	0	17	6	0	11	0	52
	Total Number of complaints:	**13**	**319**	**130**	**12**	**186**	**4**	**1172**

2	**Total No. of policies during previous year:**	**4245678**
3	**Total No. of claims during previous year:**	**732654**
4	**Total No. of policies during current year:**	**4983806**
5	**Total No. of claims during current year:**	**676346**
6	**Total No. of Policy Complaints (current year) per 10,000 policies (current year)**	**0.51**
7	**Total No. of claim Complaints (current year) per 10,000 claims registered (current year)**	**13.56**

**Total number of claims have been considered as reported claims

**Total number of policies is considered as policies and certificate of insurance (COI) issued during the financial year

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	4	0	4
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	4	0	4

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer : GENERALI CENTRAL INSURANCE COMPANY LTD **For the Quarter ending : Q4 FY25-26** **Statement as on :31st Mar 2026**

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							

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Product_Name	UIN Number	Date of Launch	No. of Lives Insured	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. of Complaints Received	No. of Complaints Resolved	% of policies renewed out of total no. of policies due for renewal	No. of Policies in its 1st Year	No. of policies completed 1 year and more than 1 year and less than 3 years	No. of Policies completed 3 years but less than 5 years.	No of Policies completed 5 Years or more than 5 years and Less than 10 Years.	No. of Policies completed 10 Years and more than 10 Years.	Total No. of Policies
Accident Suraksha	GCIPAIP18040V021718	02-Feb-2018	1,52,819	43%	109%	74%	13%	17	17	43%	84,382	35,294	9,592	19,963	2,102	1,51,333
Alpa Bima – Group	GCIHLGP22108V022122	01-Oct-2021	11,85,992	51%	171%	86%	11%	0	0	0%	16	1	2	0	0	19
Arogya Sanjeevani Policy, Generali Central Insurance Company Limited.	GCIHLIP20160V011920	06-May-2021	1,015	57%	109%	68%	9%	0	0	61%	222	60	2	1	0	285
Corona Kavach Policy, Generali Central Insurance Company Limited.	GCIHLIP21076V012021	09-Jul-2020	0	0%	0%	38%	3%	0	0	0%	0	0	0	0	0	0
Corona Rakshak Policy, Generali Central Insurance Company Limited.	GCIHLIP21075V012021	09-Jul-2020	0	16,02,17,826%	16,03,52,100%	39%	3%	0	0	0%	0	0	0	0	0	0
Aarogya Bima	GCIHLIP23052V032223	05-Sep-2022	570	67%	106%	71%	13%	0	0	50%	173	94	17	15	0	299
Advantage Top - up	GCIHLIP23053V032223	05-Sep-2022	0	29%	66%	51%	15%	7	7	72%	4,228	2,040	3,152	4,262	0	13,682
Advantage Top - up - Group	GCIHLGP21154V022021	01-Oct-2020	34,126	33%	65%	50%	17%	0	0	0%	1	0	0	0	0	1
Criticare	GCIHLIP22104V022122	01-Oct-2021	256	15%	48%	0%	0%	0	0	85%	69	49	17	36	13	184
Easy Travel Worldwide	IRDAI/HLT/GCI/P-T/V.I/1/16-17	13-Jun-2016	0	3,015%	2,970%	0	0	0	0	0%	0	0	0	0	0	0
Health Protect – Group	GCIHLGP22109V032122	01-Oct-2021	0	-11%	34%	46%	38%	1	1	0%	0	0	0	0	0	0
Health Suraksha	GCIHLIP25017V052425	17-May-2024	47,086	96%	123%	89%	6%	42	41	74%	545	418	2,924	11,811	0	15,698
Hospicash	GCIHLIP22105V022122	01-Oct-2021	1,358	116%	147%	83%	5%	0	0	44%	391	137	108	82	8	726
Poorna Suraksha – Group	GCIHLGP26042V052526	16-May-2025	14,62,116	20%	69%	85%	16%	9	9	0%	79	2	0	0	0	81
Student Suraksha	GCITIDP21520V022021	04-Feb-2021	83	198%	385%	40%	47%	2	2	0%	240	0	0	0	0	240
Travel Suraksha	IRDA/NL-HLT/GCI/P-T/V.I/76/13-14	24-Jun-2013	20,926	55%	108%	28%	36%	1	1	100%	20,137	9	0	0	0	20,146
Travel Suraksha- Schengen Travel	IRDA/NL-HLT/GCI/P-T/V.II/78/13-14	21-Feb-2014	711	35%	80%	0%	25%	0	0	0%	762	1	0	0	0	763
Travel Suraksha Select	IRDAI/HLT/GCI/P-T/V.I/30/16-17	07-Dec-2016	677	140%	240%	20%	25%	0	0	0%	619	0	0	0	0	619
Varishta Bima	GCIHLIP26045V052526	05-Apr-2019	7,171	87%	117%	83%	10%	26	26	81%	742	504	1,344	1,516	0	4,106
Group Health Insurance (Revised)	GCIHLGP21165V022021	01-Oct-2020	20,68,057	100%	117%	90%	6%	245	245	0%	615	190	126	111	0	1,042
Group Health Insurance (Small and Mid-Size groups)	GCIHLGP21164V022021	01-Oct-2020	85,585	68%	92%	86%	8%	6	6	0%	496	79	51	91	0	717
Group Personal Accident (Revised)	GCIHLGP21545V022021	02-Jul-2021	26,87,991	65%	87%	66%	25%	8	8	38%	1,276	231	208	220	0	1,935
Health Total	GCIHLIP25037V062425	17-Sep-2024	56,434	110%	137%	88%	8%	60	60	75%	431	606	3,811	11,822	0	16,670
Janata Personal Accident - Group	GCIPAGP18010V011718	27-Aug-2017	0	0%	0%	27%	7%	0	0	0%	0	0	0	0	0	0
Pradhan Mantri Suraksha Bima Yojna	IRDAI/HLT/GCI/GOVT.SCHEME-PMSBY/15/2015-16	01-Jun-2015	65,22,314	35%	52%	49%	30%	36	36	0%	1	0	0	2	0	3
Saral Suraksha Bima, Generali Central Insurance Company Limited.	GCIPAIP21623V012021	01-Apr-2021	356	98%	154%	100%	0%	0	0	0%	346	2	8	0	0	356
Shubh Yatra	GCITIDP20115V011920	27-Jul-2020	466	-43%	179%	0%	0%	1	1	0%	466	0	0	0	0	466
Shubh Yatra - Group	GCITGDP19124V011819	09-Apr-2019	660	0%	129%	0	0	0	0	0%	13	0	0	0	0	13
Surakshit Loan Bima	GCIHLIP22112V032122	01-Oct-2021	3,398	19%	93%	0%	0%	1	1	5%	3,226	117	34	7	0	3,384
Health Elite	GCIHLIP22234V012122	26-Sep-2022	1	3%	46%	0	0	0	0	0%	2	0	0	0	0	2
Health Absolute	GCIHLIP26043V032526	25-Jul-2025	83,681	81%	116%	87%	10%	77	77	0%	7,728	6,958	8,446	0	0	23,132
HIV & Disability Suraksha, Generali Central Insurance Company Limited.	GCIHLIP23198V012223	10-Apr-2023	1	8%	34%	0	0	0	0	0%	1	0	0	0	0	1
D.I.Y HEALTH	GCIHLIP26046V022526	02-Jun-2023	34,593	71%	130%	79%	14%	22	21	65%	7,032	972	917	0	0	8,921
Disability Income Protection	GCIHLGP24118V012324	05-Dec-2023	8,362	1%	135%	0%	100%	0	0	0%	4	0	0	0	0	4
Jet Set Secure	GCITIOP24165V012324	16-Feb-2024	0	15%	270%	73%	55%	1	1	0%	439	0	0	0	0	439
Health PowHER	GCIHLIP24180V012324	07-Mar-2024	273	17%	47%	67%	13%	0	0	11%	39	27	4	0	0	70
Health Vital	GCIHLIP25038V022425	23-Sep-2024	979	19%	35%	69%	22%	1	1	10%	112	0	0	0	0	112
Health Unlimited	GCIHLIP26041V012526	12-May-2025	2,854	24%	97%	55%	10%	4	4	0%	1,365	0	0	0	0	1,365
Health Xtra	GCIHLIP26044V012526	15-Aug-2025	692	29%	159%	39%	17%	1	1	0%	392	0	0	0	0	392
Health Super Saver	FGIHLIP24139V032324	05-Mar-2024	10	-364%	-362%	92%	15%	16	16	100%	0	0	2	0	0	2
Future Vector Care	FGIHLIP22013V022122	21-Jun-2021	4	-1,098%	-928%	24%	24%	1	1	0%	4	0	0	0	0	4
Gpa (Death Cover) For Sbi Sal	IRDA/HLT/FGII/P-P(G)/V.I/52/2016-17	04-01-2017	0	60%	45%	36%	0%	0	0	0%	0	0	0	0	0	0

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company Generali Central Insurance Company Limited

Information as at 31.03.2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA - In-house

Name of the TPA (If services rendered by TPA) - **NA**

Validity of agreement with the TPA: **from** dd/mm/yyyy **to** dd/mm/yyyy

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	89,035	1,481	-
Number of lives serviced	2,74,502	36,08,828	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN INDIA	PAN INDIA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	9350
ii.	Number of claims received during the year	211837
iii.	Number of claims paid during the year (specify % also in brackets)	190917(86%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	21776(10%)
v.	Number of claims outstanding at the end of the year	8494

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	82.40%	63.12%	80.92%	62.23%
2	Within 1-2 hours	13.76%	28.78%	13.29%	29.26%
3	Within 2-6 hours	2.99%	7.59%	3.64%	7.43%
4	Within 6-12 hours	0.49%	0.32%	1.15%	0.63%
5	Within 12-24 hours	0.27%	0.16%	0.67%	0.27%
6	>24 hours	0.08%	0.03%	0.34%	0.18%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	18501	94%	123807	99%	0	0	142308	98%
Between 1-3 months	632	3%	1169	1%	0	0	1801	1%
Between 3 to 6 months	343	2%	32	0%	0	0	375	0%
More than 6 months	156	1%	13	0%	0	0	169	0%
Total	19632	100%	125021	100%	0	0	144653	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	165
3	Grievances resolved during the year	165
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company **Generali Central Insurance Company Limited**

Information as at 31.03.2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If servic **Family Health Plan Insurance TPA Ltd**

Validity of agreement with the TPA: from 20/12/2023 to 19/12/2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	61	0
Number of lives serviced	0	2,43,734	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State		Name of the District	No of Policies	Lives
1	Assam	KAMRUP	0	19
2	Chhattisgarh	RAIPUR	0	450
3	Delhi	SOUTH *	0	306
4	Haryana	GURGAON	8	11,692
		JHAJJAR *	0	33
5	Jharkhand	Pashchimi Singhbhum	0	6,625
6	Karnataka	BANGALORE	10	1,06,303
7	Kerala	ERNAKULAM	7	15,332
		THIRUVANANTHAI	16	60,180
8	Madhya Pradesh	HOSHANGABAD	0	15
9	Maharashtra	MUMBAI	11	21,834
		NAGPUR	1	418
		PUNE	4	1,950
		THANE	1	15,312
10	Orissa	KENDUJHAR	0	1,687
11	Uttar Pradesh	GHAZIABAD	3	1,578
Total			**61**	**2,43,734**

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1,045
ii.	Number of claims received during the year	19,311
iii.	Number of claims paid during the year (specify % also in brackets)	17016 (94%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	2154 (6%)
v.	Number of claims outstanding at the end of the year	1,186

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	93%	69%
2	Within 1-2 hours	0%	0%	6%	28%
3	Within 2-6 hours	0%	0%	1%	3%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	**0%**	**0%**	**100%**	**100%**

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	19125	100%	0	0%	19125	100%
Between 1-3 months	0	0%	30	0%	0	0%	30	0%
Between 3 to 6 months	0	0%	1	0%	0	0%	1	0%
More than 6 months	0	0%	14	0%	0	0%	14	0%
Total	**0**	**0%**	**19170**	**100%**	**0**	**0%**	**19170**	**100%**

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA: NA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	14
3	Grievances resolved during the year	14
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company: Generali Central Insurance Company Limited

Information as at 31.03.2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Health India Insurance TPA Services Private Limited

Validity of agreement with the TPA: **from** dd/mm/yyyy **to** dd/mm/yyyy

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced		27	
Number of lives serviced		71413	

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Not Applicable	Not Applicable

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	353
ii.	Number of claims received during the year	5102
iii.	Number of claims paid during the year (specify % also in brackets)	4428 (93%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	669 (7%)
v.	Number of claims outstanding at the end of the year	358

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	84%	49%
2	Within 1-2 hours	-	-	13%	32%
3	Within 2-6 hours	-	-	3%	19%
4	Within 6-12 hours	-	-	0%	0%
5	Within 12-24 hours	-	-	0%	0%
6	>24 hours	-	-	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	4813	94%	0	0%	4813	94%
Between 1-3 months	0	0%	262	5%	0	0%	262	5%
Between 3 to 6 months	0	0%	18	0%	0	0%	18	0%
More than 6 months	0	0%	4	0%	0	0%	4	0%
Total	0	0%	5097	100%	0	0%	5097	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA: NA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	
2	Grievances received during the year	
3	Grievances resolved during the year	
4	Grievances outstanding at the end of the year	

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company Generali Central Insurance Company Limited

Information as at 31.03.2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Paramount Health Services and Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from** 01/07/2023 **to** 30/06/2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	119	-
Number of lives serviced	-	2,25,519	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts		
Karnataka	BANGALORE	1	3
New Delhi	DELHI	4	89
Maharashtra	MUMBAI	110	2,22,760
Maharashtra	PUNE	1	512
Gujarat	VADODARA	3	2,155
Total		119	2,25,519

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	16,926
ii.	Number of claims received during the year	13,746
iii.	Number of claims paid during the year (specify % also in brackets)	27487(98%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	2638 (6%)
v.	Number of claims outstanding at the end of the year	547

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	92%	52%
2	Within 1-2 hours	0%	0%	6%	37%
3	Within 2-6 hours	0%	0%	1%	11%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	**0%**	**0%**	**100%**	**100%**

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	29,997	99.58%	-	0%	29,997	99.58%
Between 1-3 months	-	0%	107	0.36%	-	0%	107	0.36%
Between 3 to 6 months	-	0%	18	0.06%	-	0%	18	0.06%
More than 6 months	-	0%	3	0.01%	-	0%	3	0.01%
Total	-	0%	30,125	100.00%	-	0%	30,125	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA: NA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	8
3	Grievances resolved during the year	8
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at **31-Mar-2026**

Name of the Insurance Company:- GENERALI CENTRAL INSURANCE COMPANY LIMITED

a. Specify whether In – house Claim settlement or Services rendered by TPA: TPA

Name of the TPA: VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR

Validity of agreement with TPA	
From	To
(DD/MM/YYYY)	(DD/MM/YYYY)
04.10.2023	03.10.2026

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	0	28	0
No of lives serviced	0	64,896	0

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sl no	Name of State	Name of Districts	No of policies serviced	No of lives serviced
1	Gujarat	Ahmedabad	1	1084
2	Haryana	Gurgaon	14	56305
3	Tamil Nadu	Chennai	4	4400
4	West Bengal	Kolkata	9	3107

d. Data of number of claims processed:

TPA	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio (%)	No. of claims repudiated during the year	Claims repudiation (%)	No. of claims outstanding at the end of the year
Vidal Health Insurance Third Party Administrator	127	5,468	4,153	74%	924	17%	518

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sl no	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
		**	***	**	***
1	Within <1 Hour	0.0%	0.0%	94.6%	90.9%
2	Within 1-2 Hours	0.0%	0.0%	3.6%	7.7%
3	Within 2-6 Hours	0.0%	0.0%	1.5%	1.4%
4	Within 6-12 Hours	0.0%	0.0%	0.2%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	100.0%	100.0%

* Percentage to be calculated on total of respective column

** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

*** Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)	No. of Claims	Percentage (%)
Within 1 month	0	0.0%	4,884	96.2%	0	0.0%	4,884	96.2%
Between 1 – 3 Months	0	0.0%	184	3.6%	0	0.0%	184	3.6%
Between 3 to 6 Months	0	0.0%	8	0.2%	0	0.0%	8	0.2%
More than 6 months	0	0.0%	1	0.0%	0	0.0%	1	0.0%
Total	0	0.0%	5,077	100.0%	0	0.0%	5,077	100.0%

* Percentage shall be calculated on total of respective column.

g. Data of grievances received against the TPA:

Sl no	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	9
3	Grievances resolved during the year	9
4	Grievances outstanding at the end of the year	0

Place :	Bangalore
Date :	20-Apr-26
Signature : Neetha Uthaiah, Director	

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company Generali Central Insurance Company Limited

Information as at 31.03.2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Ericson Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from** 01/09/2024 **to** 31/08/2027

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	5	0
Number of lives serviced	0	7234	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Not Applicable	Not Applicable
Maharashtra	Pune
Maharashtra	Mumbai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	274
ii.	Number of claims received during the year	2553
iii.	Number of claims paid during the year (specify % also in brackets)	2342 (83%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	405 (14%)
v.	Number of claims outstanding at the end of the year	80

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	98%
2	Within 1-2 hours	0%	0%	0%	2%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	2747	100%	0	0%	2747	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	2747	100%	0	0%	2747	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA: NA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company Generali Central Insurance Company Limited

Information as at 31.03.2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - MDIndia Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from** 21/03/2026 **to** 20/03/2027

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	45	0
Number of lives serviced	0	130939	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	Chittoor
Andhra Pradesh	Hyderabad
Haryana	Gurgaon
Karnataka	Bangalore
Karnataka	Bellandur
Karnataka	Bengaluru
Kerala	Ernakulam
Maharashtra	Kolhapur
Maharashtra	Mumbai
Maharashtra	Mumbai Subueban
Maharashtra	Pune
Maharashtra	Thane
Rajasthan	Kota
Tamil Nadu	Kanchipuram
Telangana	Hyderabad
Telangana	Rangareddy
Uttar Pradesh	Gautam Buddha Nagar

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	660
ii.	Number of claims received during the year	451
iii.	Number of claims paid during the year (specify % also in brackets)	11117 (92%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1797(8%)
v.	Number of claims outstanding at the end of the year	1111

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	84%	64%
2	Within 1-2 hours	-	-	13%	26%
3	Within 2-6 hours	-	-	3%	10%
4	Within 6-12 hours	-	-	0%	0%
5	Within 12-24 hours	-	-	0%	0%
6	>24 hours	-	-	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	12732	99%	0	0%	12732	99%
Between 1-3 months	0	0%	178	1%	0	0%	178	1%
Between 3 to 6 months	0	0%	4	0%	0	0%	4	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	12914	100%	0	0%	12914	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA: NA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

GENERALI CENTRAL INSURANCE COMPANY LIMITED

Form NL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2026 **Date: -18-05-2026**

Public Disclosures on quantative and qualitative Parameters of Health services rendered

Information as at 31/03/2026

a.

Name of TPA	Service level Agreement number	Valid From DD/MM/YYYY	To DD/MM/YYYY
HEALTH ASSIST INSURANCE TPA PVT. LTD.	-	16/04/2024	16/04/2027

b. **Number of policies and lives serviced in respect of which public disclosure is made:**

Description	Individual	Group	Government
No of policies serviced	0	4	0
No of lives serviced	0	5303	0

c. **Geographical Area of services Renderd in respect of which public disclosure is made:**

Sr. No.	Name of State	Name of District
1	MAHARASHTRA	PUNE
2	RAJASTHAN	JAIPUR
3	UTTAR PRADESH	GAUTAM BUDDHA NAGAR

d. **Data of number of claims processed:**

TPA	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
HEALTH ASSIST INSURANCE TPA PVT. LTD.	24	865	757	91%	52	6%	80

e. **Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discherge***	TAT for pre-auth**	TAT for discherge***
1	Within <1 Hour	0%	0%	100%	98%
2	Within 1-2 Hours	0%	0%	0%	2%
3	Within 2-6 Hours	0%	0%	0%	0%
4	Within 6-12 Hours	0%	0%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		**0%**	**0%**	**100%**	**100%**

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discherge bill is received by TPA

f. **Turn Around Time (TAT) in respect of payment/ repudiation of clams:**

Description (to reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)
Within 1 Month	0	0%	809	100.00%	0	0%	809	100.00%
Between 1-3 Months	0	0%	0	0.00%	0	0%	0	0.00%
Between 3-6 Months	0	0%	0	0.00%	0	0%	0	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	**0**	**0%**	**809**	**100%**	**0**	**0%**	**809**	**100%**

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Thanks & Regards,

Chief Executive Officer

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company Generali Central Insurance Company Limited

Information as at 31.03.2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - VOLO HEALTH INSURANCE TPA PVT LTD

Validity of agreement with the TPA: **from** 20/01/2024 **to** 19/01/2027

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced		24	
Number of lives serviced		49149	

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Not Applicable	Not Applicable

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	4
ii.	Number of claims received during the year	5409
iii.	Number of claims paid during the year (specify % also in brackets)	4507 (83%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	460 (8%)
v.	Number of claims outstanding at the end of the year	446

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	87%	45%
2	Within 1-2 hours	0%	0%	10%	41%
3	Within 2-6 hours	0%	0%	2%	14%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	3161	98%	0	0%	3161	98%
Between 1-3 months	0	0%	55	2%	0	0%	55	2%
Between 3 to 6 months	0	0%	1	0%	0	0%	1	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	3217	100%	0	0%	3217	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA: NA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO.NL – 48

Public Disclosures on quantative and qualitative Parameters of Health services rendered

Information as at 31/03/2026

Name of the Insurance Company: Generali Central Insurance Company Limited

a. Specify whether In – house Claim settlement or Services rendered by TPA: TPA

Name of TPA	Service level Agreement number	Valid From DD/MM/YYYY	To DD/MM/YYYY
MEDI ASSIST INSURANCE TPA P LTD		17-Aug-23	16-Aug-26

b. Number of policies and lives serviced in respect of which publc disclosure is made:

Description	Individual	Group	Government
No of policies serviced		159	-
No of lives serviced		7,46,638	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	Pan India		159	7,46,638

d. **Data of number of claims processed:**

TPA	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
MEDI ASSIST INSURANCE TPA P LTD	4,788	79,491	69,747	83%	10,409	12%	4,123

e. **Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour			99.0%	60.2%
2	Within 1-2 Hours			0.9%	32.4%
3	Within 2-6 Hours			0.1%	7.3%
4	Within 6-12 Hours			0.0%	0.1%
5	Within 12-24 Hours			0.0%	0.0%
6	>24 Hours				
Total		0.0%	0.0%	100.0%	100.0%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. **Turn Around Time (TAT) in respect of payment/ repudiation of claims:**

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month			76,707	96%			76,707	96%
Between 1-3 Months			3,195	4%			3,195	4%
Between 3-6 Months			210	0%			210	0%
More than 6 Months			44	0%			44	0%
	0	0%	80,156	100%	0	0%	80,156	100%

*Percentage shall be calculated on total of respective column

Processing TAT (TAT Recv-App/DRW/Denied):

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month			79,092	99%			79,092	99%
Between 1-3 Months			968	1%			968	1%
Between 3-6 Months			80	0%			80	0%
More than 6 Months			16	0%			16	0%
	0	0%	80,156	100%	0	0%	80,156	100%

*Percentage shall be calculated on total of respective column

g. **Data of grievances received against the TPA:**

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	72
3	Grievances resolved during the year	72
4	Grievances outstanding at the end of the year	0