

FORM NI-5 - CLAIMS SCHEDULE

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



Claims Incurred [NET]

Claims Incurred [NET]																	(₹ lakhs)							
Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27
	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27
Claims Paid (Direct)	5,827.19	5,827.19	1,694.71	1,694.71	5.79	5.79	1,700.50	1,700.50	17,099.11	17,099.11	6,354.99	6,354.99	23,454.10	23,454.10	34,121.85	34,121.85	2,028.13	2,028.13	20.71	20.71	36,170.69	36,170.69		
Add: Re-insurance accepted to direct claims	443.77	443.77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	300.00	300.00	-	-	300.00	300.00		
Less: Re-insurance Ceded to claims paid	3,559.23	3,559.23	228.03	228.03	3.28	3.28	231.31	231.31	691.34	691.34	628.93	628.93	1,320.27	1,320.27	13,860.77	13,860.77	123.33	123.33	18.48	18.48	14,002.58	14,002.58		
Net Claim Paid	2,711.73	2,711.73	1,466.68	1,466.68	2.51	2.51	1,469.19	1,469.19	16,407.77	16,407.77	5,726.06	5,726.06	22,133.83	22,133.83	20,261.08	20,261.08	2,204.80	2,204.80	2.23	2.23	22,468.11	22,468.11		
Add : Claims outstanding at the end	33,760.10	33,760.10	9,112.52	9,112.52	14.31	14.31	9,126.83	9,126.83	13,966.74	13,966.74	2,72,311.90	2,72,311.90	2,86,278.64	2,86,278.64	44,612.02	44,612.02	6,647.22	6,647.22	177.03	177.03	51,436.27	51,436.27		
Less : Claims outstanding at the beginning	27,207.50	27,207.50	6,536.41	6,536.41	16.82	16.82	6,553.23	6,553.23	9,821.54	9,821.54	2,63,860.84	2,63,860.84	2,73,682.38	2,73,682.38	48,929.60	48,929.60	6,379.65	6,379.65	134.91	134.91	55,444.16	55,444.16		
Net Incurred Claims	9,264.33	9,264.33	4,042.79	4,042.79	-	-	4,042.79	4,042.79	20,552.97	20,552.97	14,177.12	14,177.12	34,730.09	34,730.09	15,943.50	15,943.50	2,472.37	2,472.37	44.35	44.35	18,460.22	18,460.22		
Claims Paid (Direct)																								
-In India	5,827.19	5,827.19	1,468.78	1,468.78	5.79	5.79	1,474.57	1,474.57	17,099.11	17,099.11	6,354.99	6,354.99	23,454.10	23,454.10	34,121.85	34,121.85	2,028.13	2,028.13	20.71	20.71	36,170.69	36,170.69		
-Outside India	-	-	225.93	225.93	-	-	225.93	225.93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,025.43	2,025.43	1,852.61	1,852.61	3.44	3.44	1,856.05	1,856.05	2,219.19	2,219.19	1,18,469.32	1,18,469.32	1,20,688.51	1,20,688.51	31,999.62	31,999.62	4,416.84	4,416.84	87.55	87.55	36,504.01	36,504.01		
Estimates of IBNR and IBNER at the beginning of the period (net)	1,731.37	1,731.37	1,451.61	1,451.61	16.05	16.05	1,467.66	1,467.66	1,422.60	1,422.60	1,17,248.15	1,17,248.15	1,18,670.75	1,18,670.75	31,606.67	31,606.67	4,245.32	4,245.32	64.87	64.87	35,916.86	35,916.86		

Particulars	Miscellaneous														₹ lakhs	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27	2026-27
Claims Paid (Direct)	290.51	290.51	123.21	123.21	723.21	723.21	-	-	2,006.42	2,006.42	3,001.00	3,001.00	65,769.14	65,769.14	73,296.83	73,296.83
Add: Re-insurance accepted to direct claims	-	-	-	-	0.31	0.31	-	-	-	-	-	-	300.31	300.31	744.08	744.08
Less: Re-insurance Ceded to claims paid	13.45	13.45	4.93	4.93	584.31	584.31	-	-	1,317.55	1,317.55	470.00	470.00	17,713.09	17,713.09	21,503.63	21,503.63
Net Claim Paid	277.06	277.06	118.28	118.28	139.21	139.21	-	-	688.87	688.87	2,531.00	2,531.00	48,356.36	48,356.36	52,537.28	52,537.28
Add : Claims outstanding at the end	4,398.53	4,398.53	1,530.67	1,530.67	3,073.51	3,073.51	64.40	64.40	26,842.13	26,842.13	9,585.82	9,585.82	3,83,209.97	3,83,209.97	4,26,096.90	4,26,096.90
Less : Claims outstanding at the beginning	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	3,70,217.81	3,70,217.81	4,03,978.54	4,03,978.54
Net Incurred Claims	1,117.41	1,117.41	(42.79)	(42.79)	906.39	906.39	-	-	1,509.25	1,509.25	4,667.95	4,667.95	61,348.52	61,348.52	74,655.64	74,655.64
Claims Paid (Direct)																
-In India	290.51	290.51	123.21	123.21	723.21	723.21	-	-	2,006.42	2,006.42	3,001.00	3,001.00	65,769.14	65,769.14	73,070.90	73,070.90
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	225.93	225.93
Estimates of IBNR and IBNER at the end of the period (net)	1,239.66	1,239.66	746.49	746.49	591.95	591.95	35.00	35.00	15,428.17	15,428.17	2,757.21	2,757.21	1,77,991.00	1,77,991.00	1,81,872.48	1,81,872.48
Estimates of IBNR and IBNER at the beginning 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	1,85,374.50	1,85,374.50	1,88,573.53	1,88,573.53

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Claims Incurred [NET]

(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
Claims Paid (Direct)	5,239.12	5,239.12	1,493.29	1,493.29	0.87	0.87	1,494.16	1,494.16	13,231.35	13,231.35	6,253.78	6,253.78	19,485.13	19,485.13	34,965.73	34,965.73	1,574.88	1,574.88	52.77	52.77	36,593.38	36,593.38		
Add: Re-insurance accepted to direct claims	185.12	185.12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	2,789.31	2,789.31	210.75	210.75	0.13	0.13	210.88	210.88	502.97	502.97	305.28	305.28	808.25	808.25	7,742.04	7,742.04	89.79	89.79	47.49	47.49	7,879.33	7,879.33		
Net Claim Paid	2,634.93	2,634.93	1,282.54	1,282.54	0.75	0.75	1,283.28	1,283.28	12,728.38	12,728.38	5,948.51	5,948.51	18,676.89	18,676.89	27,223.69	27,223.69	1,485.09	1,485.09	5.28	5.28	28,714.05	28,714.05		
Add : Claims outstanding at the end	22,359.35	22,359.35	5,793.93	5,793.93	7.21	7.21	5,801.14	5,801.14	11,077.01	11,077.01	2,60,978.96	2,60,978.96	2,72,055.97	2,72,055.97	20,404.89	20,404.89	5,455.64	5,455.64	135.47	135.47	25,996.00	25,996.00		
Less : Claims outstanding at the beginning	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		
Net Incurred Claims	4,420.67	4,420.67	1,822.62	1,822.62	(5.15)	(5.15)	1,817.47	1,817.47	13,441.08	13,441.08	13,385.65	13,385.65	26,826.73	26,826.73	28,148.28	28,148.28	1,326.43	1,326.43	25.99	25.99	29,500.71	29,500.71		
Claims Paid (Direct)																								
-In India	5,239.12	5,239.12	1,427.33	1,427.33	0.87	0.87	1,428.21	1,428.21	13,231.35	13,231.35	6,253.78	6,253.78	19,485.13	19,485.13	34,965.73	34,965.73	1,574.88	1,574.88	17.09	17.09	36,557.70	36,557.70		
-Outside India	-	-	65.96	65.96	-	-	65.96	65.96	-	-	-	-	-	-	-	-	-	-	35.68	35.68	35.68	35.68		
Estimates of IBNR and IBNER at the end of the period (net)	1,993.15	1,993.15	1,168.50	1,168.50	7.01	7.01	1,175.52	1,175.52	1,282.84	1,282.84	1,18,698.27	1,18,698.27	1,19,981.11	1,19,981.11	13,779.34	13,779.34	3,986.84	3,986.84	69.86	69.86	17,836.03	17,836.03		
Estimates of IBNR and IBNER at the beginning 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		

Particulars	Miscellaneous														(₹ lakhs)	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
Claims Paid (Direct)	248.68	248.68	15.74	15.74	788.59	788.59	68.41	68.41	3,280.58	3,280.58	3,315.53	3,315.53	63,796.04	63,796.04	70,529.33	70,529.33
Add: Re-insurance accepted to direct claims	-	-	-	-	0.13	0.13	-	-	-	-	-	-	0.13	0.13	185.24	185.24
Less: Re-insurance Ceded to claims paid	9.98	9.98	7.14	7.14	614.01	614.01	3.42	3.42	2,205.21	2,205.21	568.13	568.13	12,095.47	12,095.47	15,095.66	15,095.66
Net Claim Paid	238.70	238.70	8.60	8.60	174.71	174.71	64.99	64.99	1,075.36	1,075.36	2,747.40	2,747.40	51,700.70	51,700.70	55,618.91	55,618.91
Add : Claims outstanding at the end	3,302.75	3,302.75	933.03	933.03	1,684.02	1,684.02	64.39	64.39	12,402.78	12,402.78	7,021.71	7,021.71	3,23,460.65	3,23,460.65	3,51,621.14	3,51,621.14
Less : Claims outstanding at the beginning	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
Net Incurred Claims	797.81	797.81	27.50	27.50	188.29	188.29	(199.76)	(199.76)	702.92	702.92	2,291.25	2,291.25	60,135.46	60,135.46	66,373.59	66,373.59
Claims Paid (Direct)																
-In India	248.68	248.68	15.74	15.74	788.59	788.59	68.41	68.41	3,280.58	3,280.58	3,315.53	3,315.53	63,760.36	63,760.36	70,427.69	70,427.69
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	35.68	35.68	101.64	101.64
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	1,55,003.39	1,55,003.39	1,58,172.07	1,58,172.07
Estimates of IBNR and IBNER at the beginning of the period (net)	1,206.55	1,206.55	473.85	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	1,49,791.60	1,49,791.60	1,52,859.41	1,52,859.41