



**General Reinsurance AG
India Branch**

Registration No. FRB/008

**Public Disclosure
2021–2022 (Half Yearly)**

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Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter ending 30 Sept 2021	Up to the quarter ending 30 Sept 2021	For the corresponding quarter of the previous year 2020	Up to the corresponding quarter of the previous year 2020	For the Quarter ending 30 Sept 2021	Up to the quarter ending 30 Sept 2021	For the corresponding quarter of the previous year 2020	Up to the corresponding quarter of the previous year 2020	For the Quarter ending 30 Sept 2021	Up to the quarter ending 30 Sept 2021	For the corresponding quarter of the previous year 2020	Up to the corresponding quarter of the previous year 2020	For the half year ending 30 Sep, 2021	For the period ending 30 Sep, 2021	For the half year ending 30 Sep, 2020	For the period ending 30 Sep, 2020
		1	Premiums earned (Net)	NL-4	2,074	6,278	30	25	13,693	12,062	15,797	12,715					
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-	-	(0)	589								
3	Interest, Dividend & Rent – Gross <i>Note 1</i>		188	41	4	2	915	545	1,107	589							
4	Other Income		-	-	-	-	-	-	-	-							
	TOTAL (A)		2,262	670	34	27	14,608	12,607	16,904	13,304							
6	Claims Incurred (Net)	NL-5	1,531	1,012	20	10	38,579	12,182	40,130	13,204							
7	Commission	NL-6	6	(1)	(1)	(1)	(781)	(618)	(750)	(750)							
8	Operating Expenses related to Insurance Business	NL-7	110	82	2	5	958	964	1,070	1,051							
9	Premium Deficiency		-	-	-	-	(68)	-	(68)	-							
	TOTAL (B)		1,647	1,123	22	14	38,687	12,329	40,356	13,455							
10	Operating Profit/(Loss) C/(A - B)		615	(453)	12	13	(24,079)	278	(23,452)	(162)							
11	APPROPRIATIONS		-	-	-	-	-	-	-	-							
	Transfer to Shareholders' Account		615	(453)	12	13	(24,079)	278	(23,452)	(162)							
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-							
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-							
	TOTAL (C)		615	(453)	12	13	(24,079)	278	(23,452)	(162)							

Notes: - (a) See notes appended at the end of Form NL-2-B-PL

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the half year ending 30 Sep, 2021	For the period ending 30 Sep, 2021	For the half year ending 30 Sep, 2020	For the period ending 30 Sep, 2020	For the half year ending 30 Sep, 2021	For the period ending 30 Sep, 2021	For the half year ending 30 Sep, 2020	For the period ending 30 Sep, 2020	For the half year ending 30 Sep, 2021	For the period ending 30 Sep, 2021	For the half year ending 30 Sep, 2020	For the period ending 30 Sep, 2020	For the half year ending 30 Sep, 2021	For the period ending 30 Sep, 2021	For the half year ending 30 Sep, 2020	For the period ending 30 Sep, 2020
		Interest, Dividend & Rent		215.90	47.02	4.47	2.63	1,051.05	619.32	1,271	609						
Add/less:																	
Investment Expenses		-	-	-	-	-	-	-	-								
Amortisation of Premium/ Discount on Investments		(27.90)	(5.64)	(0.58)	(0.32)	(135.82)	(74.36)	(164)	(80)								
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		-	-	-	-	-	-	-	-								
Interest, Dividend & Rent – Gross*		188.01	41.38	3.89	2.32	915.23	544.96	1,107.12	588.65								

* Term gross implies inclusive of TDS

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER 2021

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the corresponding quarter of the previous year 2020	Up to the corresponding quarter of the previous year 2020
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance			615		(453)
	(b) Marine Insurance			12		13
	(c) Miscellaneous Insurance			(24,079)		278
	(d) Life Insurance					
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross			1,205		1,461
	(b) Profit on sale of investments			-		-
	(c) (Loss on sale/ redemption of investments)			-		(0)
	(d) Amortization of Premium / Discount on Investments			(156)		(175)
3	OTHER INCOME (To be specified)			-		-
	TOTAL (A)			(22,403)		1,124
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments			-		-
	(b) For doubtful debts			-		-
	(c) Others (to be specified)			-		-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business			4.48		4.49
	(b) Bad debts written off			-		-
	(c) Interest on subordinated debt			-		-
	(d) Expenses towards CSR activities			-		-
	(e) Penalties			-		-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management			-		-
	(ii) Others (please specify)					
	(g) Others (Please specify)			-		-
	TOTAL (B)			4.48		4.49
6	Profit/(Loss) Before Tax			(22,408)		1,120
7	Provision for Taxation			-		489
8	Profit / (Loss) after tax			(22,408)		631
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year			-		-
	(b) Final dividend paid			-		-
	(c) Transfer to any Reserves or Other Accounts (to be specified)			-		-
	Balance of profit/ loss brought forward from last year			(97)		1,243
	Balance carried forward to Balance Sheet			(22,504)		1,873

FORM NL-3-B-BS

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

BALANCE SHEET AS AT 30TH SEPTEMBER 2021

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At 30 Sep, 2021	As At 30 Sep, 2020
SOURCES OF FUNDS			
RESERVES AND SURPLUS	NL-10	-	1,873
Head Office Account	NL-10A	78,573	55,656
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		-	-
-Policyholders' Funds		-	-
BORROWINGS	NL-11	-	-
TOTAL		78,573	57,529
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	50,800	44,880
INVESTMENTS-Policyholders	NL-12A	53,615	20,546
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	35	54
DEFERRED TAX ASSET (Net)			
CURRENT ASSETS			
Cash and Bank Balances	NL-15	3,037	8,715
Advances and Other Assets	NL-16	36,588	25,011
Sub-Total (A)		39,624	33,726
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	72,206	31,151
PROVISIONS	NL-18	15,798	10,527
Sub-Total (B)		88,005	41,678
NET CURRENT ASSETS (C) = (A - B)			
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		22,504	
TOTAL		78,573	57,529

CONTINGENT LIABILITIES

Particulars	As At 30 Sep, 2021	As At 30 Sep, 2020
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the	-	-
3. Underwriting commitments outstanding (in respect of shares and	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	-	-

Particulars	FIRE		Marine Cargo		Motor		Health		Miscellaneous		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the half	For the period	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	year ending 30	year ending 30	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021	30 Sept 2021
Gross Direct Premium																				
Add: Premium on reinsurance accepted ^(a)		4,983		103				1,771		9		86		616		2,482		21,775		29,344
Less: Premium on reinsurance ceded ^(a)		2,485		52				-		5		43		308		356		9,308		12,201
Net Written Premium		2,498		52				1,771		5		43		308		2,127		12,467		17,143
Add: Opening balance of UPR		746		2				4,202		4		4		-		4,209		8,651		13,607
Less: Closing balance of UPR		1,170		23				4,928		(1)		22		143		5,092		8,668		14,954
Net Earned Premium		2,074		30				1,045		10		24		165		1,244		12,450		15,797
Gross Direct Premium																				
- In India		-		-				-		-		-		-		-		-		-
- Outside India		-		-				-		-		-		-		-		-		-

Particulars	FIRE		Marine Cargo		Motor		Health		Miscellaneous		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020	30 Sept 2020
Gross Direct Premium																				
Add: Premium on reinsurance accepted ^(a)		1,584.52		88.82		18.97		1,098.25		-		71.42		136.80		1,325		19,563.93		22,563
Less: Premium on reinsurance ceded ^(a)		790.25		42.69		9.49		-		1.16		35.27		68.40		114		8,187.17		9,134
Net Written Premium		794		46		9		1,098		(1)		36		68		1,211		11,377		13,428
Add: Opening balance of UPR		756.77		-		-		2,456.45		1.22		8.36		-		2,466		6,467.41		9,690
Less: Closing balance of UPR		922.64		21.38		4.74		2,959.58		(0.46)		18.52		-		2,982		6,477.02		10,403
Net Earned Premium		628		25		5		595		0.5		26		68		695		11,367		12,715
Gross Direct Premium																				
- In India		-		-		-		-		-		-		-		-		-		-
- Outside India		-		-		-		-		-		-		-		-		-		-

Notes:

- (a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-5 - CLAIMS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Particulars	Miscellaneous																(Amount in Rs. Lakhs)				
	Fire		Marine Cargo		Motor		Health		Public/ Product Liability		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total	
	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the half year ending 30 Sep, 2021	For the period year ending 30 Sep, 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	
Claims Paid (Direct)																					
Add -Re-insurance accepted to direct claims		364	-	-	-	-	180	-	-	-	-	-	-	-	180	-	31,507	-	-	-	32,050
Less -Re-insurance Ceded to claims paid		175	1	-	-	-	-	-	-	5	-	-	-	-	5	-	12,162	-	-	-	12,343
Net Claim Paid		188	(1)	-	-	-	180	-	-	(5)	-	-	-	-	175	-	19,345	-	-	-	19,707
Add Claims Outstanding at the end of the year		2,502	102	6	1,741	6	1,741	6	201	253	-	2,208	-	2,208	43,039	-	47,852	-	-	-	47,852
Less Claims Outstanding at the beginning of the year		1,160	81	7	1,358	5	1,358	5	43	169	-	1,583	-	1,583	24,606	-	27,429	-	-	-	27,429
Net Incurred Claims		1,531	20	(1)	563	1	563	1	153	84	-	800	-	800	37,779	-	40,130	-	-	-	40,130
Claims Paid (Direct)																					
-In India		1,531	20	(1)	563	1	563	1	153	84	-	800	-	800	37,779	-	40,130	-	-	-	40,130
-Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)		1,197	45	6	795	6	795	6	195	105	-	1,107	-	1,107	7,654	-	10,002	-	-	-	10,002
Estimates of IBNR and IBNER at the beginning of the period (net)		454	24	6	1,029	5	1,029	5	37	21	-	1,099	-	1,099	6,973	-	8,550	-	-	-	8,550

Particulars	Miscellaneous																(Amount in Rs. Lakhs)				
	Fire		Marine Cargo		Motor		Health		Public/ Product Liability		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total	
	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	
Claims Paid (Direct)																					
Add -Re-insurance accepted to direct claims		420	-	-	-	-	19	-	-	-	-	-	-	19	-	16,363	-	-	-	-	16,801
Less -Re-insurance Ceded to claims paid		180	-	-	-	-	-	-	-	-	-	-	-	-	-	2,768	-	-	-	-	2,949
Net Claim Paid		240	-	-	-	-	19	-	-	0	-	-	-	19	-	13,594	-	-	-	-	13,853
Add Claims Outstanding at the end of the year		1,605	44	4	600	22	600	(0)	22	92	-	717	-	717	15,095	-	17,462	-	-	-	17,462
Less Claims Outstanding at the beginning of the year		832	35	-	241	4	241	4	45	118	-	408	-	408	16,835	-	18,110	-	-	-	18,110
Net Incurred Claims		1,012	10	4	378	1	378	1	(24)	(26)	-	333	-	333	11,855	-	13,204	-	-	-	13,204
Claims Paid (Direct)																					
-In India		1,012	10	4	378	1	378	1	(24)	(26)	-	333	-	333	11,855	-	13,204	-	-	-	13,204
-Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)		717	19	4	526	(0)	526	(0)	15	-	-	544	-	544	5,922	-	7,202	-	-	-	7,202
Estimates of IBNR and IBNER at the beginning of the period (net)		458	35	-	204	4	204	4	38	118	-	365	-	365	4,923	-	5,779	-	-	-	5,779

FORM NL-6-COMMISSION SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Particulars	(Amount in Rs. Lakhs)																			
	FIRE		Marine Cargo		Motor		Health		Public/ Product Liability		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the half year ending 30 Sep, 2021	For the period year ending 30 Sep, 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021
Commission & Remuneration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted		238.44					154.84								154.84					393.28
Less: Commission on Re-insurance Ceded		(232.01)		(0.77)					(0.07)		(0.65)		(4.62)		(5.34)		(930.81)			(1,168.92)
Net Commission		6.43		(0.77)			154.84		(0.07)		(0.65)		(4.62)		149.51		(930.81)			(775.64)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																				
Individual Agents		-		-		-	-		-		-		-		-		-		-	-
Corporate Agents-Banks/FII/HFC		-		-		-	-		-		-		-		-		-		-	-
Corporate Agents-Others		-		-		-	-		-		-		-		-		-		-	-
Insurance Brokers		-		-		-	-		-		-		-		-		-		-	-
Direct Business - Online ⁶		-		-		-	-		-		-		-		-		-		-	-
MISP (Direct)		-		-		-	-		-		-		-		-		-		-	-
Web Aggregators		-		-		-	-		-		-		-		-		-		-	-
Insurance Marketing Firm		-		-		-	-		-		-		-		-		-		-	-
Common Service Centers		-		-		-	-		-		-		-		-		-		-	-
Micro Agents		-		-		-	-		-		-		-		-		-		-	-
Point of Sales (Direct)		-		-		-	-		-		-		-		-		-		-	-
Other (to be specified)		238.44					154.84								154.84					393.28
TOTAL		238.44		-		-	154.84		-		-		-		154.84		-		-	393.28
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India		238.44		-		-	154.84		-		-		-		154.84		-		-	393.28
Outside India		-		-		-	-		-		-		-		-		-		-	-

Particulars	(Amount in Rs. Lakhs)																			
	FIRE		Marine Cargo		Motor		Health		Public/ Product Liability		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020	For the Quarter 30 Sept 2020	Up to the quarter 30 Sept 2020
Commission & Remuneration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted		145.19																		145.19
Less: Commission on Re-insurance Ceded		(116.79)		(0.64)		(0.14)			(0.02)		(0.53)		(1.03)		(1.71)		(816.36)			(935.51)
Net Commission		28.39		(0.64)		(0.14)			(0.02)		(0.53)		(1.03)		(1.71)		(816.36)			(790.32)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																				
Individual Agents		-		-		-	-		-		-		-		-		-		-	-
Corporate Agents-Banks/FII/HFC		-		-		-	-		-		-		-		-		-		-	-
Corporate Agents-Others		-		-		-	-		-		-		-		-		-		-	-
Insurance Brokers		-		-		-	-		-		-		-		-		-		-	-
Direct Business - Online ⁶		-		-		-	-		-		-		-		-		-		-	-
MISP (Direct)		-		-		-	-		-		-		-		-		-		-	-
Web Aggregators		-		-		-	-		-		-		-		-		-		-	-
Insurance Marketing Firm		-		-		-	-		-		-		-		-		-		-	-
Common Service Centers		-		-		-	-		-		-		-		-		-		-	-
Micro Agents		-		-		-	-		-		-		-		-		-		-	-
Point of Sales (Direct)		-		-		-	-		-		-		-		-		-		-	-
Other (to be specified)		145.19																		145.19
TOTAL		145.19		-		-	-		-		-		-		-		-		-	145.19
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India		145.19		-		-	-		-		-		-		-		-		-	145.19
Outside India		-		-		-	-		-		-		-		-		-		-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Particulars	Miscellaneous																(Amount in Rs. Lakhs)			
	FIRE		Marine Cargo		Motor		Health		Public/ Product Liability		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the half year ending 30 Sep, 2021	For the period year ending 30 Sep, 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021
1 Employees' remuneration & welfare benefits	41.88	0.87	-	-	-	-	14.89	-	0.08	-	0.72	-	5.18	20.86	-	570.59	-	-	634.21	-
2 Travel, conveyance and vehicle running expenses	(0.15)	(0.00)	-	-	-	-	(0.05)	-	(0.00)	-	(0.00)	-	0.00	(0.07)	-	(1.45)	-	-	(1.67)	-
3 Training expenses	0.04	0.00	-	-	-	-	0.01	-	0.00	-	0.00	-	0.00	0.02	-	0.69	-	-	0.74	-
4 Rents, rates & taxes	2.33	0.05	-	-	-	-	0.83	-	0.00	-	0.04	-	0.29	1.16	-	23.08	-	-	26.62	-
5 Repairs	0.37	0.01	-	-	-	-	0.13	-	0.00	-	0.01	-	0.05	0.19	-	3.70	-	-	4.27	-
6 Printing & stationery	0.01	0.00	-	-	-	-	0.00	-	0.00	-	0.00	-	0.00	0.00	-	0.08	-	-	0.09	-
7 Communication expenses	0.65	0.01	-	-	-	-	0.23	-	0.00	-	0.01	-	0.08	0.32	-	6.36	-	-	7.34	-
8 Legal & professional charges	6.56	0.14	-	-	-	-	2.33	-	0.01	-	0.11	-	0.81	3.27	-	28.67	-	-	38.64	-
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1.27	0.03	-	-	-	-	0.45	-	0.00	-	0.02	-	0.16	0.63	-	5.57	-	-	7.50	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	0.01	0.00	-	-	-	-	0.00	-	0.00	-	0.00	-	0.00	0.01	-	0.05	-	-	0.06	-
12 Depreciation	1.39	0.03	-	-	-	-	0.49	-	0.00	-	0.02	-	0.17	0.69	-	13.78	-	-	15.89	-
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	19.08	0.39	-	-	-	-	6.78	-	0.04	-	0.33	-	2.36	9.50	-	83.43	-	-	112.41	-
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Expenses Allocation	33.46	0.69	-	-	-	-	11.89	-	0.06	-	0.58	-	4.14	16.67	-	146.21	-	-	197.03	-
General & Other Insurance Expenses	2.76	0.06	-	-	-	-	0.98	-	0.01	-	0.05	-	0.34	1.38	-	22.53	-	-	26.73	-
TOTAL	109.67	2.27	-	-	-	-	38.98	-	0.20	-	1.89	-	13.56	54.63	-	903.29	-	-	1,069.86	-

Particulars	Miscellaneous																(Amount in Rs. Lakhs)			
	FIRE		Marine Cargo		Motor		Health		Public/ Product Liability		Engineering		Crop Insurance		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020	For the half year ending 30 Sep, 2020	For the period year ending 30 Sep, 2020
1 Employees' remuneration & welfare benefits	31.04	1.74	-	0.37	-	21.52	-	-	1.40	-	2.68	-	25.97	412.06	-	470.81	-	-	-	-
2 Travel, conveyance and vehicle running expenses	(0.13)	(0.01)	-	(0.00)	-	(0.09)	-	-	(0.01)	-	(0.01)	-	(0.11)	(1.41)	-	(1.66)	-	-	-	-
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, rates & taxes	1.18	0.07	-	0.01	-	0.82	-	-	0.05	-	0.10	-	0.98	20.92	-	23.15	-	-	-	-
5 Repairs	0.32	0.02	-	0.00	-	0.22	-	-	0.01	-	0.03	-	0.27	3.89	-	4.50	-	-	-	-
6 Printing & stationery	0.02	0.00	-	0.00	-	0.01	-	-	0.00	-	0.00	-	0.01	0.19	-	0.22	-	-	-	-
7 Communication expenses	0.75	0.04	-	0.01	-	0.52	-	-	0.03	-	0.07	-	0.63	7.92	-	9.35	-	-	-	-
8 Legal & professional charges	4.55	0.26	-	0.05	-	3.15	-	-	0.21	-	0.39	-	3.81	41.34	-	49.95	-	-	-	-
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0.38	0.02	-	0.00	-	0.26	-	-	0.02	-	0.03	-	0.32	6.78	-	7.50	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	0.00	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	0.01	0.00	-	0.00	-	0.01	-	-	0.00	-	0.00	-	0.00	0.01	-	0.15	-	-	0.15	-
12 Depreciation	1.27	0.07	-	0.02	-	0.88	-	-	0.06	-	0.11	-	1.06	13.35	-	15.76	-	-	-	-
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	8.75	0.49	-	0.10	-	6.06	-	-	0.39	-	0.76	-	7.32	79.50	-	96.06	-	-	-	-
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Expenses Allocation	14.12	0.79	-	0.17	-	9.78	-	-	0.64	-	1.22	-	11.81	128.25	-	154.97	-	-	-	-
General & Other Insurance Expenses	20.10	1.13	-	0.24	-	13.93	-	-	0.91	-	1.74	-	18.62	182.66	-	220.70	-	-	-	-
TOTAL	82.37	4.62	-	0.99	-	57.09	-	-	3.71	-	7.11	-	68.90	895.57	-	1,051.46	-	-	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	1,873.09
	TOTAL	-	1,873.09

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-10A-HEAD OFFICE ACCOUNT SCHEDULE**GENERAL REINSURANCE AG - INDIA BRANCH**

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
	Opening Balance of Assigned capital	55,656	48,277
	Add: Addition during the year	22,918	7,379
	Closing Balance of Assigned Capital*		
	TOTAL	78,573	55,656

Note: *Represents irreversible fixed amount funded by Head Office per terms of licensed issued by the Authority and no amount/balance shall be transferred out of the Country without approval of the Authority.

FORM NL-11-BORROWINGS SCHEDULE**GENERAL REINSURANCE AG - INDIA BRANCH**

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				

FORM NL-12 & 12A -INVESTMENT SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 30 Sep, 2021	As at 30 Sep, 2020	As at 30 Sep, 2021	As at 30 Sep, 2020	As at 30 Sep, 2021	As at 30 Sep, 2020
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	16,582	19,221	17,501	8,799	34,084	28,020
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	7,210	5,269	7,609	2,412	14,819	7,681
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	23,792	24,490	25,110	11,212	48,902	35,702
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	24,305	17,647	25,651	8,079	49,956	25,726
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,703	2,743	2,853	1,256	5,556	3,999
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	27,008	20,390	28,504	9,335	55,512	29,725
	GRAND TOTAL	50,800	44,880	53,615	20,546	1,04,414	65,426

FORM NL-13-LOANS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
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)	(Rs.	Provision Lakhs)	(Rs.
	Sub-standard		-		-
	Doubtful		-		-
	Loss		-		-
	Total		-		-

FORM NL-14-FIXED ASSETS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30, Sep 2021	As at 30, Sep 2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	34	-	-	34	22	6	-	28	6	17
Land-Freehold										
Leasehold Property	50	-	-	50	36	6	-	42	8	19
Buildings										
Furniture & Fittings	7	-	-	7	6	0	-	6	0	1
Information Technology Equipment	45	5	-	50	28	4	-	32	18	14
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	7	1	-	7	4	1	-	5	2	3
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	142	6	-	148	97	16	-	113	35	54
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	142	6	-	148	97	16	-	113	35	54
PREVIOUS YEAR	126	17	0	142	65	32	0	97	-	-

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
1	Cash (including cheques ^(a) , drafts and stamps)	0	0
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	3,037	8,715
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	3,037	8,715
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	3,037	8,715
	Outside India	-	-

* Cheques on hand amount to Rs. Nil (in Lakh) Previous Year : Rs.Nil (in Lakh)

FORM NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE (FRBs)

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

Particulars		As at 30 Sep, 2021	As at 30 Sep, 2020
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	15	13
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,418	1,048
6	Others		
	Advance to Suppliers	3	8
	Advance to employees		
	Less : Provision for doubtful advances	-	-
	TOTAL (A)	2,436	1,069
OTHER ASSETS			
1	Income accrued on investments	2,033	1,685
2	Outstanding Premiums	16,871	18,154
	Less : Provisions for doubtful debts	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	14,440	3,180
	Less : Provisions for doubtful debts	-	-
6	Due from subsidiaries/ holding	-	-
7	Current Account of Head Office*	-	-
8	Others		
	Refundable Deposits	23	23
	Unutilised Input tax credit	783	899
	TOTAL (B)	34,151	23,941
	TOTAL (A+B)	36,588	25,011

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

FORM NL-17A -CURRENT LIABILITIES SCHEDULE (FRBs)

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
1	Agents' Balances	-	-
2	Balances due to other insurance companies	667	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	-	-
	(b) for Other Policies	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	168	223
7	Due to subsidiaries/ holding company		-
8	Claims Outstanding	68,540	28,388
9	Due to Officers/ Directors	-	-
10	Current Account of Head Office*	400	367
11	Interest payable on debentures/bonds	-	-
12	Others		
	Statutory Dues	2,431	2,173
	TOTAL	72,206	31,151

Note:

(a) Long term policies are policies with more than one year tenure

FORM NL-18-PROVISIONS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
1	Reserve for Unexpired Risk	14,954	10,403
2	Reserve for Premium Deficiency	765	59
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	79	65
5	Others	-	-
	TOTAL	15,798	10,527

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 30th September 2021

(Amount in Rs. Lakhs)

	Particulars	As at 30 Sep, 2021	As at 30 Sep, 2020
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:
1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.
- (b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Sl.No.	Particular	Calculation	For the half year ending 30 Sep, 2021	For the half year ending 30 Sep, 2020
1	Gross Direct Premium Growth Rate**	$(GDPI(CY)-GDPI(PY)) / GDPI(PY)$	30%	51%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.52	0.39
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	-3%	18%
4	Net Retention Ratio**	$\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})$	58%	60%
5	Net Commission Ratio**	$\text{Net Commission} / \text{Net written premium}$	-5%	-6%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission}+\text{Operating Expenses}) / \text{Gross direct premium}$	1.00%	1.16%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission}+\text{Operating Expenses}) / \text{Net Written Premium}$	1.72%	1.94%
8	Net Incurred Claims to Net Earned Premium**	$\text{Net Incurred Claims} / \text{Net Earned Premium}$	234.09%	98.33%
9	Claims paid to claims provisions**	$\text{Claim Paid (pertaining to provisions made previously)} / \text{claims provision made previously}$	NA	NA
10	Combined Ratio**	$(7) + (8)$	235.81%	100.27%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	2.47%	2.97%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)}) / \text{Net premium written}] / \text{Net premium written}$	3.71	2.08
13	Underwriting balance ratio	Underwriting results / Net earned premium Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	-155%	-6%
14	Operating Profit Ratio	$\text{Operating profit} / \text{Net Earned premium}$	-148%	-1%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	1.09	2.19
16	Net earning ratio	$\text{Profit after tax} / \text{Net Premium written}$	-130.71%	4.70%
17	Return on net worth ratio	$\text{Profit after tax} / \text{Net Worth}$	-39.96%	1.10%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.01	2.66
19	NPA Ratio	to be taken from NPA reporting	NA	NA
20	Debt Equity Ratio	$(\text{Debt}/\text{Equity})$ Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})$	NA	NA
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest due})$	NA	NA
23	Earnings per share	$\text{Profit}/(\text{loss}) \text{ after tax} / \text{No. of shares}$	NA	NA
24	Book value per share	$\text{Net worth} / \text{No. of shares}$	NA	NA

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

For half year ending 30th September 2021

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 ¹ (Rs. in Lakhs)			
				For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Quarter of the Previous Year
1	General Reinsurance AG, Cologne	Head Office	Amount Received from Head Office as Capital		22,918		7,379
			Information Technology cost and Management Expenses allocation		307		249
2	General Reinsurance Corporation- USA	Group Compnay	Retro Premium		2,893		947
			Retro Claims		781		786
			Retro Commission		(238)		(119)
3	General Re Life Corporation- USA	Group Compnay	Retro Premium		9,308		8,187
			Retro Claims		33,307		4,528
			Retro Commission		(931)		(816)

¹Including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances - As at 30th September 2021								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	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 (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	General Reinsurance AG, Cologne	Head Office	400	Payable	Nil	Nil	Nil	Nil
2	General Reinsurance Corporation- USA	Group Compnay	667	Payable	Nil	Nil	Nil	Nil
3	General Re Life Corporation- USA	Group Compnay	14,440	Receivable	Nil	Nil	Nil	Nil

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

For half year ending 30th September 2021

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

	(Amount in Rs. Lakhs)	
	F.Y. 2021-22	F.Y. 2020-21
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts		
Other receipts		
Payments to the re-insurers, net of commissions and claims		
Payments to co-insurers, net of claims recovery		
Payments of claims		
Payments of commission and brokerage		
Payments of other operating expenses		
Preliminary and pre-operative expenses	Not applicable for HY Reporting	
Deposits, advances and staff loans		
Income taxes paid (Net)		
Good & Service tax paid		
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities		
Cash flows from investing activities:		
Purchase of fixed assets		
Proceeds from sale of fixed assets		
Purchases of investments		
Loans disbursed		
Sales of investments		
Repayments received		
Rents/Interests/ Dividends received		
Investments in money market instruments and in liquid mutual funds (Net) ^(a)		
Expenses related to investments		
Net cash flow from investing activities		
Cash flows from financing activities:		
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities		
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:		
Cash and cash equivalents at the beginning of the year		
Cash and cash equivalents at the end of the year		

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

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

STATEMENT OF ADMISSIBLE ASSETS :

As at 30th September 2021

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	50,800	50,800
	Policyholders as per NL-12 A of BS	53,615	-	53,615
(A)	Total Investments as per BS	53,615	50,800	1,04,414
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	35	35
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	35	35
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,476	560	3,037
(F)	Advances and Other assets as per BS	35,598	989	36,588
(G)	Total Current Assets as per BS...(E)+(F)	38,075	1,549	39,624
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	-	-
(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)	91,689	52,384	1,44,074
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	35	35
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	91,689	52,349	1,44,039

(Amount in Rs. 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) Computer Software	-	6	6
	(b) Leasehold Improvements	-	8	8
	(c) Furniture, Fixtures and Equipments	-	0	0
	(d) Information Technology Equipment	-	18	18
	(e) Office Equipment	-	2	2
	Subtotal	-	35	35
	Inadmissible current assets			
	(a)	-	-	-
	(b)	-	-	-
	(c)	-	-	-
	-	35	35

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)

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

STATEMENT OF LIABILITIES :

As at 30th September 2021

Item No.	Reserve	(Amount in Rs. Lakhs)	
		Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	21,159	14,954
(b)	Premium Deficiency Reserve (PDR)	1,477	765
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	22,636	15,719
(d)	Outstanding Claim Reserve (other than IBNR reserve)	24,381	13,065
(e)	IBNR reserve	16,632	10,002
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	63,649	38,786

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 30th September 2021

(Amount in Rs. 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	4,983	2,498	3,707	1,854	500	556	556
2	Marine Cargo	103	52	79	42	12	14	14
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	4	2	-	1	1
5	Engineering	86	43	145	72	9	22	22
6	Aviation	-	-	-	-	-	-	-
7	Liability	9	5	5	1	1	1	1
8	Health	4,429	4,429	2,023	2,023	886	607	886
9	Miscellaneous (Life)	-	-	-	-	-	-	26,280
10	Crop	616	308	519	259	62	78	78
	Total							27,838

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

As at 30th Sept 2021

(Amount in Rs. Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	91,689
	Deduct:	
(B)	Current Liabilities as per BS	72,205
(C)	Provisions as per BS	15,798
(D)	Other Liabilities	
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	3,686
	Shareholder's FUNDS	
(F)	Available Assets	52,349
	Deduct:	
(G)	Other Liabilities	2
(H)	Excess in Shareholder's funds (F-G)	52,348
(I)	Total ASM (E+H)	56,034
(J)	Total RSM	27,838
	Total RSM Non Life	1,558
	Total RSM Life (As per certificate from Actuary)	26,280
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	201.29%

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

FORM NL-27- PRODUCTS INFORMATIONName of the Insurer: **GENERAL REINSURANCE AG - INDIA BRANCH**

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
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	Not Applicable					
..						
n						

Note: -

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

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	50,800
	Investments (Policyholders)	8A	53,615
2	Loans	9	-
3	Fixed Assets	10	35
4	Current Assets		-
	a. Cash & Bank Balance	11	3,037
	b. Advances & Other Assets	12	36,588
5	Current Liabilities		
	a. Current Liabilities	13	72,206
	b. Provisions	14	15,798
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		22,504
	Application of Funds as per Balance Sheet (A)		33,565
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	35
3	Cash & Bank Balance (if any)	11	3,037
4	Advances & Other Assets (if any)	12	36,588
5	Current Liabilities	13	72,206
6	Provisions	14	15,798
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		22,504
	Total (B)		(70,850)
	'Investment Assets'	(A-B)	1,04,414

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%		40,887	43,153	84,040	80.49%	-	84,040	84,452
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		40,887	43,153	84,040	80.49%	-	84,040	84,452
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%		9,913	10,462	20,375	19.51%	-	20,375	20,449
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%								
	c. Other Investments									
	Investment Assets	100%		50,800	53,615	1,04,414	100.00%	-	1,04,414	1,04,901

PART - B

Name of the Insurer: GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening	Net	% to Total	TOTAL	% to Total
			01.07.2021	Balance	Accretion for the Qtr.	Accrual	(A+B)	
			(A)		(B)			
1	Central Govt. Securities	CGSB	587.21	60.38%	21.08	29.44%	608.29	58.26%
2	Central Govt Sec, State Govt Sec or Other Approved Securities	CTRB	227.44	23.39%	4.67	6.52%	232.11	22.23%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments							
	2. Other Investments	IPTD	157.89	16.23%	45.85	64.03%	203.75	19.51%
	c. Approved Investments							
	d. Other Investments (not exceeding 15%)	ECDB	-	-	-	-	-	-
	Total		972.54	100%	71.61	100%	1,044.14	100%

Note:

1. Total (A+B), Fund wise should tally with figures shown in Form 3B (Part A)

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as on 30th September 2021

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th September 2021	As % of total for this class	As at 30th September 2020	As % of total for this class	As at 30th September 2021	As % of total for this class	As at 30th September 2020	As % of total for this class
Break down by credit rating								
AAA rated	20,449	19.49%	11,829	17.78%	20,375	19.51%	11,680	17.85%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)	84,452	80.51%	54,682	82.22%	84,040	80.49%	53,746	82.15%
Total (A)	1,04,901	100.00%	66,510	100.00%	1,04,414	100.00%	65,426	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	55,699	53.10%	29,949	45.03%	55,511	53.16%	29,725	45.43%
more than 1 year and upto 3years	44,288	42.22%	36,562	54.97%	44,012	42.15%	35,702	54.57%
More than 3years and up to 7years	4,914	4.68%	-	0.00%	4,892	4.68%	-	0.00%
More than 7 years and up to 10 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
above 10 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Please specify)	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (B)	1,04,901	100.00%	66,510	100.00%	1,04,414	100.00%	65,426	100.00%
Breakdown by type of the issuer								
a. Central Government	84,452	80.51%	54,682	82.22%	84,040	80.49%	53,746	82.15%
b. State Government								
c. Corporate Securities	20,449	19.49%	11,829	17.78%	20,375	19.51%	11,680	17.85%
Any other (Please specify)								
Total (C)	1,04,901	100.00%	66,510	100.00%	1,04,414	100.00%	65,426	100.00%

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

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as at 30th September 2021

Name of the Fund: Not Applicable

Statement of Investment and Income on Investment

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			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	Central Government Bonds	CGSB	54,141.00	702.00	1.30%	1.30%	56,580.00	1,453.00	2.57%	2.57%	46,918.00	1,414.00	3.01%	3.01%
2	Central Government Treasury Bills	CTRB	27,363.00	233.00	0.85%	0.85%	17,656.00	300.00	1.70%	1.70%	3,058.00	69.00	2.26%	2.26%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	16,538.00	212.00	1.28%	1.28%	15,741.00	403.00	2.56%	2.56%	10,734.00	386.00	3.60%	3.60%
4	Deposits - Deposit with Scheduled Banks, Fis	ECDB	-	-	-	-	-	-	-	-	2,293.00	5.00	0.22%	0.22%
	TOTAL		98,042.00	1,147.00	1.17%	1.17%	89,977.00	2,156.00	2.40%	2.40%	63,003.00	1,874.00	2.97%	2.97%

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as at 30th September 2021

Name of the Fund: Not Applicable

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the half year ended ¹								
B.	As on Date ²								

NIL

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as at 30th September 2021

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	2	12,200.64	-	-	12,200.64
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
	Total (A)		12,200.64	-	-	12,200.64
	With In India					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	Total (B)		-	-	-	-
	Grand Total (C)= (A)+(B)		12,200.64	-	-	12,200.64

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

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Statement as at 30th September 2021

Date:

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health	Not Applicable							
7	Personal Accident								
8	Travel								
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments **								
15	Miscellaneous								

Notes:

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

FORM NL-36- BUSINESS -CHANNELS WISE

GENERAL REINSURANCE AG - INDIA BRANCH
 Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
 Statement as at 30th September 2021

Date:

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		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								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	Not Applicable							
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)								
14	Business outside India (B)								
	Grand Total (A+B)								

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

GENERAL REINSURANCE AG - INDIA BRANCH
 Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
 Statement as at 30th September 2021

Upto the quarter ending _____

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	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only			Total	
																		Other segments **	Miscellaneous			
1	Claims O/S at the beginning of the period																					
2	Claims reported during the period																					
	(a) Booked During the period																					
	(b) Reopened during the Period																					
	(c) Other Adjustment (to be specified)																					
	(i) _____																					
	(ii) _____																					
3	Claims Settled during the period																					
	(a) paid during the period																					
	(b) Other Adjustment (to be specified)																					
	(i) _____																					
	(ii) _____																					
4	Claims Repudiated during the period																					
	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)																					
6	Claims O/S at End of the period																					
	Less than 3months																					
	3 months to 6 months																					
	6months to 1 year																					
	1year and above																					

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 quarter ending _____

(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	(Amount in Rs. Lakhs)			Total	
																		Other segments **	Miscellaneous			
1	Claims O/S at the beginning of the period																					
2	Claims reported during the period																					
	(a) Booked During the period																					
	(b) Reopened during the Period																					
	(c) Other Adjustment (to be specified)																					
	(i) _____																					
	(ii) _____																					
3	Claims Settled during the period																					
	(a) paid during the period																					
	(b) Other Adjustment (to be specified)																					
	(i) _____																					
	(ii) _____																					
4	Claims Repudiated during the period																					
	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)																					
6	Claims O/S at End of the period																					
	Less than 3months																					
	3 months to 6 months																					
	6months to 1 year																					
	1year and above																					

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

GENERAL REINSURANCE AG - INDIA BRANCH

Date:

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as at 30th September 2021

Particulars	Accident Year Cohort										
	YE 31-Mar- X-10 ¹	YE 31-Mar- X-9	YE 31-Mar- X-8	YE 31-Mar- X-7	YE 31-Mar- X-6	YE 31-Mar- X-5	YE 31-Mar- X-4	YE 31-Mar- X-3	YE 31-Mar- X-2	YE 31-Mar- X-1	YE 31-Mar- X
A) Ultimate Net loss Cost - Original Estimate											
B) Net Claims Provisions ²											
C) Cumulative Payment as of											
one year later - 1st Diagonal											
two year later - 2nd Diagonal											
three year later - 3rd Diagonal	Not Applicable										
four year later - 4th Diagonal											
five year later - 5th Diagonal											
six year later - 6th Diagonal											
seven year later - 7th Diagonal											
eight year later - 8th Diagonal											
nine year later - 9th Diagonal											
ten year later - 10th Diagonal											
eleven year later - 11th Diagonal											

D) Ultimate Net Loss Cost re-estimated

one year later - 1st Diagonal											
two year later - 2nd Diagonal											
three year later - 3rd Diagonal											
four year later - 4th Diagonal											
five year later - 5th Diagonal											
six year later - 6th Diagonal											
seven year later - 7th Diagonal	Not Applicable										
eight year later - 8th Diagonal											
nine year later - 9th Diagonal											
ten year later - 10th Diagonal											
eleven year later - 11th Diagonal											
Favourable / (unfavorable) development ³											
Amount (A-D)											
In %											
[(A-D)/A]											

Note:-

- (a) Should include all other prior years
- (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
- (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with **the latest diagonal**
- (d) Separate Formats to be disclosed for Motor-TP, Long Tail , Short tail Business and Gross Company basis

FORM NL-39- AGEING OF CLAIMS

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
For the Quarter ending on 30th Sep 2021

(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																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	Not Applicable															
7	Personal Accident																
8	Travel																
9	Workmen's Compensation/ Employer's liability																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments ^(a)																
15	Miscellaneous																

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

Upto the Quarter ending on 30th Sep 2021

(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	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	Not Applicable															
7	Personal Accident																
8	Travel																
9	Workmen's Compensation/ Employer's liability																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments ^(a)																
15	Miscellaneous																

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

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto 30th September 2021 of Current financial year

(Amount in Rs. Lakhs)

Particulars	Fire	Marine Cargo	Miscellaneous	Life	Total
Premium					
Gross Direct Premium					
Gross Written Premium	4,983	103	2,482	21,775	29,344
Net Written Premium	2,498	52	2,127	12,467	17,143
Net Earned Premium (A)	2,074	30	1,244	12,450	15,797
Claims					
Claims (Gross)					
Claims incurred (Net) (B)	1,531	20	800	37,779	40,130
Commission					
Commission-Gross					
Commission-Net (C)	6	(1)	150	(931)	(776)
Total Operating expenses (D)	110	2	55	903	1,070
Premium deficiency (E)	-	-	-	(68)	(68)
Underwriting Result (F=A-B-C-D-E)	427	8	239	(25,233)	(24,559)
Underwriting Ratio =(f)*100/(A)	21%	27%	19%	-203%	-155%

FORM NL-41 OFFICES INFORMATION

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

For the Half Year ending Sep 30, 2021

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	Not Applicable
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	Not Applicable
6	No of branches at the end of the year	1
7	No. of branches approved but not opened	Not Applicable
8	No. of rural branches	Not Applicable
9	No. of urban branches	Not Applicable
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	Not Applicable

FORM NL-42

BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

For the half year ending 30 Sep, 2021

Board of Directors and Key Management Persons			
Sl. No.	Name of person	DesignationRole /Category	Details of change in the period, if any
1	Mr. Sanjeeb Kumar	Chief Executive Officer	NA
2	Mr. Vinod Rathi	Chief Financial Officer	NA
3	Ms. Varsha M Gujarati	Chief Underwriter	NA

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

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

For the half year ending 30 Sep, 2021

(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						
		Social						
2	MARINE CARGO	Rural						
		Social						
3	MARINE OTHER THAN CARGO	Rural						
		Social						
4	MOTOR OD	Rural						
		Social						
5	MOTOR TP	Rural						
		Social						
6	HEALTH	Rural						
		Social						
7	PERSONAL ACCIDENT	Rural						
		Social						
8	TRAVEL	Rural				Not Applicable		
		Social						
9	Workmen's Compensation/ Employer's liability	Rural						
		Social						
10	Public/ Product Liability	Rural						
		Social						
11	Engineering	Rural						
		Social						
12	Aviation	Rural						
		Social						
13	Other Segment ^(a)	Rural						
		Social						
14	Miscellaneous	Rural						
		Social						
	Total	Rural						
		Social						

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 (QUARTERLY RETURNS)

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

(iii) Gross Direct Premium Income during immediate preceding FY: _____

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: _____

(v) Obligation of the Insurer to be met in a financial year _____

Statement Period: Quarter ending _____

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business	Not Applicable	
Premium in respect of liability only policies (L)		
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance Business		
Premium		
Total Gross Direct Premium Income		

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

FORM NL-45-GREIVANCE DISPOSAL
GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

For the half year ending 30 Sep, 2021

Date:

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
	a) Proposal Related							
	b) Claims Related							
	c) Policy Related							
	d) Premium Related							
	e) Refund Related							
	f) Coverage Related							
	g) Cover Note Related							
	h) Product Related							
	i) Others (to be specified)							
	(i) _____							
	(ii) _____							
	Total							
2	Total No. of policies during previous year:							
3	Total No. of claims during previous year:							
4	Total No. of policies during current year:							
5	Total No. of claims during current year:							
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):							
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):							
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
	a) Up to 15 days							
	b) 15 - 30 days							
	c) 30 - 90 days							
	d) 90 days & Beyond							
	Total Number of Complaints							

- Note :- (a) Opening balance should tally with the closing balance of the previous quarter.
 (b) Complaints reported should be net of duplicate complaints
 (c) No. of policies should be new policies (both individual and group) net of cancellations
 (d) Claims should be no. of claims reported during the period
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

For the half year ending 30 Sep, 2021

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
Not Applicable							

FROM NL- 47

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY _____.

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	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	Age-wise distribution of Policies (classification of policies based on the age of the policy)					Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1	Not Applicable																
2																	
3																	
4																	
5																	

Note: the above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.



The people behind the promise.

General Reinsurance AG

India Branch

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