



**General Reinsurance AG  
India Branch**

*Registration No. FRB/008*

**Public Disclosure  
2021–2022**

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## GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI - FR8/008 09-May-2017  
REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH 2022

Particulars	Schedule Ref. Form No.	(Amount in Rs. Lakhs)																			
		Fire				Marine				Miscellaneous				Life				Total			
		For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021
1 Premiums earned (Net)	NL-4	878	2,952	501	1,129	22	52	18	43	2,092	3,336	1,274	1,969	8,176	20,626	7,692	19,059	11,169	26,966	9,485	22,200
2 Profit/Loss on sale/redemption of Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	-	-	(0)	(0)
3 Interest, Dividend & Rent – Gross less <sup>1</sup>		110	298	39	80	1	5	1	3	184	278	101	135	924	1,746	760	1,271	1,219	2,327	900	1,489
4 Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		<b>988</b>	<b>3,250</b>	<b>539</b>	<b>1,209</b>	<b>23</b>	<b>57</b>	<b>19</b>	<b>46</b>	<b>2,277</b>	<b>3,614</b>	<b>1,374</b>	<b>2,103</b>	<b>9,100</b>	<b>22,371</b>	<b>8,452</b>	<b>20,330</b>	<b>12,389</b>	<b>29,292</b>	<b>10,385</b>	<b>23,689</b>
6 Claims Incurred (Net)	NL-5	530	2,061	(586)	426	223	243	37	47	1,023	1,823	1,060	1,387	20,061	57,840	12,101	23,956	21,837	61,967	12,612	25,816
7 Commission	NL-6	512	518	(29)	(1)	(19)	(20)	(0)	(1)	66	216	438	437	(710)	(1,640)	(608)	(1,424)	(151)	(927)	(199)	(989)
8 Operating Expenses related to Insurance Business	NL-7	107	217	41	223	1	3	0	5	147	202	138	207	651	1,555	640	1,536	945	1,978	820	1,871
9 Premium Deficiency		-	-	(59)	(59)	-	-	-	-	-	-	-	-	(586)	(654)	834	834	(586)	(654)	775	775
<b>TOTAL (B)</b>		<b>1,149</b>	<b>2,796</b>	<b>(633)</b>	<b>490</b>	<b>204</b>	<b>226</b>	<b>38</b>	<b>51</b>	<b>1,238</b>	<b>2,242</b>	<b>1,637</b>	<b>2,031</b>	<b>19,424</b>	<b>57,100</b>	<b>12,967</b>	<b>24,902</b>	<b>22,014</b>	<b>62,363</b>	<b>14,008</b>	<b>27,474</b>
10 <b>Operating Profit/(Loss) Cr (A - B)</b>		<b>(160)</b>	<b>455</b>	<b>1,173</b>	<b>720</b>	<b>(181)</b>	<b>(169)</b>	<b>(18)</b>	<b>(5)</b>	<b>1,039</b>	<b>1,372</b>	<b>(262)</b>	<b>72</b>	<b>(10,324)</b>	<b>(34,728)</b>	<b>(4,515)</b>	<b>(4,572)</b>	<b>(9,626)</b>	<b>(33,071)</b>	<b>(3,623)</b>	<b>(3,784)</b>
11 <b>APPROPRIATIONS</b>																					
Transfer to Shareholders' Account		(160)	455	1,173	720	(181)	(169)	(18)	(5)	1,039	1,372	(262)	72	(10,324)	(34,728)	(4,515)	(4,572)	(9,626)	(33,071)	(3,623)	(3,784)
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>(160)</b>	<b>455</b>	<b>1,173</b>	<b>720</b>	<b>(181)</b>	<b>(169)</b>	<b>(18)</b>	<b>(5)</b>	<b>1,039</b>	<b>1,372</b>	<b>(262)</b>	<b>72</b>	<b>(10,324)</b>	<b>(34,728)</b>	<b>(4,515)</b>	<b>(4,572)</b>	<b>(9,626)</b>	<b>(33,071)</b>	<b>(3,623)</b>	<b>(3,784)</b>

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

## Note - 1

Pertaining to Policyholder's funds																				
	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021
Interest, Dividend & Rent	126	342	50	97	1	5	1	4	210	318	124	163	1,057	2,000	957	1,537	1,394	2,666	1,132	1,801
<b>Add/Less:-</b>																				
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(15)	(43)	(11)	(17)	(0)	(1)	(0)	(1)	(27)	(41)	(24)	(28)	(133)	(255)	(197)	(266)	(175)	(339)	(232)	(312)
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>110</b>	<b>298</b>	<b>39</b>	<b>80</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>184</b>	<b>278</b>	<b>101</b>	<b>135</b>	<b>924</b>	<b>1,746</b>	<b>760</b>	<b>1,271</b>	<b>1,219</b>	<b>2,327</b>	<b>900</b>	<b>1,489</b>

\* Term gross implies inclusive of TDS

## FORM NL-2-B-PL

## 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 31ST MARCH 2022

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For period ending 31 Mar. 2022	For period ending 31 Mar. 2021
1	OPERATING PROFIT/(LOSS)	NL-1		
	(a) Fire Insurance		454.86	719.79
	(b) Marine Insurance		(169.12)	(5.12)
	(c) Miscellaneous Insurance		1,371.86	72.48
	(d) Life Insurance		(34,728.13)	(4,571.65)
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		2,509.37	2,919.92
	(b) Profit on sale of investments		-	-
	(c) (Loss on sale/ redemption of investments)		-	(0.09)
	(d) Amortization of Premium / Discount on Investments		(319.35)	(505.85)
3	OTHER INCOME (To be specified)		119.22	93.70
	<b>TOTAL (A)</b>		<b>(30,761.31)</b>	<b>(1,276.80)</b>
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		205.61	59.72
	(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)		-	-
	(i) _____			
	(ii) _____			
	<b>TOTAL (B)</b>		<b>205.61</b>	<b>59.72</b>
6	Profit/(Loss) Before Tax		(30,966.92)	(1,336.52)
7	Provision for Taxation		-	2.76
8	<b>Profit / (Loss) after tax</b>		<b>(30,966.92)</b>	<b>(1,339.27)</b>
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		(96.75)	1,242.52
	<b>Balance carried forward to Balance Sheet</b>		<b>(31,063.67)</b>	<b>(96.75)</b>

**Notes: to Form NL-1-B-RA and NL-2-B- PL**

(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time

## 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 31ST MARCH 2022

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At 31 Mar, 2022	As At 31 Mar, 2021
<b>SOURCES OF FUNDS</b>			
RESERVES AND SURPLUS	NL-10	-	-
Head Office Account	NL-10A	86,144.69	55,655.63
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		-	-
-Policyholders' Funds		-	-
BORROWINGS	NL-11	-	-
<b>TOTAL</b>		<b>86,144.69</b>	<b>55,655.63</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	50,074.34	49,091.08
INVESTMENTS-Policyholders	NL-12A	53,196.01	30,276.69
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	26.04	44.82
DEFERRED TAX ASSET (Net)			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	2,858.94	3,686.56
Advances and Other Assets	NL-16	23,918.37	23,645.90
<b>Sub-Total (A)</b>		<b>26,777.31</b>	<b>27,332.46</b>
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	56,687.87	36,582.65
PROVISIONS	NL-18	18,304.83	14,603.53
<b>Sub-Total (B)</b>		<b>74,992.70</b>	<b>51,186.18</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(48,215.39)</b>	<b>(23,853.72)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		31,063.67	96.75
<b>TOTAL</b>		<b>86,144.69</b>	<b>55,655.63</b>

## CONTINGENT LIABILITIES

Particulars	As At 31 Mar, 2022	As At 31 Mar, 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by	-	-
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). _____		
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

## GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017  
For the year ending 31st March 2022

Particulars	Miscellaneous																				Life Insurance		Grand Total	
	Fire		Marine Cargo		Motor OD		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		For H2	For year				
	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022				
<b>Gross Direct Premium</b>																								
Add: Premium on reinsurance accepted <sup>(a)</sup>	1,697	6,680	(1)	102	-	-	2,487	4,258	2	11	0	86	513	1,129	-	741	3,003	6,226	17,327	39,102	22,766	52,110		
Less: Premium on reinsurance ceded <sup>(a)</sup>	861	3,346	(1)	51	-	-	-	-	1	6	0	43	257	565	-	370	258	984	7,096	16,404	8,584	20,785		
<b>Net Written Premium</b>	836	3,334	(1)	51	-	-	2,487	4,258	1	6	0	43	257	565	-	370	2,745	5,242	10,231	22,698	14,182	31,325		
Add: Opening balance of UPR	(19)	727	-	2	-	-	(4,202)	-	-	4	-	4	-	-	-	-	(4,202)	7	(3,999)	4,652	(8,219)	5,388		
Less: Closing balance of UPR	(58)	1,112	(23)	0	-	-	(4,928)	-	6	5	(16)	6	(143)	(0)	-	0	(5,081)	11	(250)	8,419	(5,412)	9,541		
<b>Net Earned Premium</b>	878	2,952	23	52	-	-	1,311	2,355	(5)	5	16	41	400	565	-	370	1,722	3,336	8,176	20,626	11,169	26,966		

## 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

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																				Life Insurance		Grand Total	
	Fire		Marine Cargo		Motor OD		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		For H2	For year				
	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021				
<b>Gross Direct Premium</b>																								
Add: Premium on reinsurance accepted <sup>(a)</sup>	653	2,237	0	89	-	-	2,563	3,661	9	9	1	72	(137)	-	-	-	2,436	3,762	15,920	35,484	19,009	41,572		
Less: Premium on reinsurance ceded <sup>(a)</sup>	328	1,119	2	45	-	-	9	-	3	5	1	36	(68)	-	-	-	(64)	50	6,054	14,241	6,320	15,455		
<b>Net Written Premium</b>	324	1,119	(2)	45	-	-	2,563	3,661	6	5	(0)	36	(68)	-	-	-	2,500	3,712	9,866	21,243	12,689	26,117		
Add: Opening balance of UPR	(21)	736	-	-	-	-	(2,456)	-	-	1	-	8	-	-	-	-	(2,456)	10	(2,053)	4,414	(6,530)	5,160		
Less: Closing balance of UPR	(196)	727	(20)	2	(5)	-	(2,956)	-	3	4	(15)	4	-	-	-	-	(2,976)	7	(1,825)	4,652	(5,017)	5,388		
<b>Net Earned Premium</b>	501	1,129	18	43	5	9	1,321	1,916	3	2	15	41	(68)	-	-	-	1,275	1,969	7,692	19,059	9,486	22,200		

## 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-6-COMMISSION SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FR8/008 09-May-2017

For the year ending 31st March 2022

Particulars	(Amount in Rs. Lakhs)																					
	Fire		Marine Cargo		Motor OD		Health		Public/ Product		Engineering		Crop Insurance		Other Miscellaneous		Total Miscellaneous		Life Insurance		Grand Total	
	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022
Commission & Remuneration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted	843	1,081	4	4	-	-	75	230	-	-	2	2	46	46	-	-	123	278	-	-	970	1,363
Less: Commission on Re-insurance Ceded	(332)	(564)	(23)	(24)	-	-	-	-	0	-	(22)	(23)	(29)	(34)	(5)	(5)	(56)	(61)	(710)	(1,640)	(1,121)	(2,390)
Net Commission	511	518	(20)	(20)	-	-	75	230	-	-	(20)	(21)	17	12	(5)	(5)	67	216	(710)	(1,640)	(151)	(927)
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																						
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	2	2	3	3	-	-	-	-	-	-	0	0	46	46	-	-	46	46	-	-	51	51
Direct Business - Online <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)- Cedant	841	1,080	1	1	-	-	75	230	-	-	2	2	-	-	-	-	76	231	-	-	918	1,312
TOTAL	843	1,081	4	4	-	-	230	230	-	-	2	2	46	46	-	-	123	278	-	-	970	1,363
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																						
In India	843	1,081	4	4	-	-	230	230	-	-	2	2	46	46	-	-	123	278	-	-	1,124	1,363
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	(Amount in Rs. Lakhs)																					
	Fire		Marine Cargo		Motor OD		Health		Public/ Product		Engineering		Crop Insurance		Other Miscellaneous		Total Miscellaneous		Life Insurance		Grand Total	
	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021
Commission & Remuneration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted	60	206	-	-	-	-	437	437	-	-	-	-	-	-	-	-	437	437	-	-	498	643
Less: Commission on Re-insurance Ceded	(90)	(206)	(0)	(1)	-	(0)	-	-	(0)	(0)	(0)	(1)	1	-	-	1	(1)	(608)	(1,424)	(696)	(1,632)	
Net Commission	(29)	(1)	(0)	(1)	-	(0)	437	437	(0)	(0)	(0)	(1)	1	-	-	1	437	(608)	(1,424)	(199)	(989)	
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																						
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Business - Online <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)- Cedant	60	206	-	-	-	-	437	437	-	-	-	-	-	-	-	-	437	437	-	-	498	643
TOTAL	60	206	-	-	-	-	437	437	-	-	-	-	-	-	-	-	437	437	-	-	498	643
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																						
In India	60	206	-	-	-	-	437	437	-	-	-	-	-	-	-	-	437	437	-	-	498	643
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium(c) Commission on Business procured through Company website

FORM No.7-OPERATING EXPENSES SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

For the year ending 31st March 2022

Particulars	Miscellaneous																								(Amount in Rs. Lakhs)
	Fire		Marine Cargo		Motor OD		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Life Insurance		Grand Total				
	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2021-22	For year ending 31 Mar, 2022	
1 Employees' remuneration & welfare benefits	43.01	84.89	0.43	1.30	-	-	39.23	54.11	0.07	0.15	0.37	1.10	9.17	14.35	9.41	9.41	58.25	79.12	309.21	879.80	418.09	1,045.11			
2 Travel, conveyance and vehicle running expenses	(0.02)	(0.16)	0.00	(0.00)	-	-	(0.05)	(0.10)	(0.00)	(0.00)	0.00	(0.00)	(0.01)	(0.03)	(0.02)	(0.02)	(0.08)	(0.15)	0.44	(1.01)	0.35	(1.32)			
3 Training expenses	0.03	0.07	0.00	0.00	-	-	0.03	0.05	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.05	0.07	0.58	1.27	0.67	1.41			
4 Rents, rates & taxes	1.59	3.92	0.01	0.06	-	-	1.67	2.50	0.00	0.01	0.01	0.05	0.37	0.66	0.43	0.43	2.49	3.66	20.79	43.97	24.88	51.50			
5 Repairs	0.34	0.71	0.00	0.01	-	-	0.32	0.45	0.00	0.00	0.00	0.01	0.07	0.12	0.08	0.08	0.48	0.66	4.25	7.95	5.07	9.34			
6 Printing & stationery	0.03	0.04	0.00	0.00	-	-	0.02	0.02	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.03	0.04	0.35	0.43	0.41	0.50			
7 Communication expenses	0.63	1.28	0.01	0.02	-	-	0.58	0.81	0.00	0.00	0.01	0.02	0.14	0.22	0.14	0.14	0.87	1.19	7.57	13.93	9.07	16.41			
8 Legal & professional charges	2.07	8.63	(0.00)	0.13	-	-	3.17	5.50	0.00	0.01	(0.00)	0.11	0.65	1.46	0.96	0.96	4.78	8.05	35.76	64.43	42.61	81.24			
9 Auditors' fees, expenses etc.	1.67	2.95	0.02	0.05	-	-	1.43	1.88	0.00	0.01	0.02	0.04	0.34	0.50	0.33	0.33	2.11	2.75	11.69	17.26	15.50	23.00			
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.00)	-	-	-			
(i) Taxation matters	0.32	0.32	0.00	0.00	-	-	0.20	0.20	0.00	0.00	0.00	0.00	0.05	0.05	0.04	0.04	0.30	0.30	1.88	1.88	-	2.50			
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.00)			
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10 Advertisement and publicity	0.06	0.06	0.00	0.00	-	-	0.04	0.04	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.06	0.06	1.13	1.13	1.25	1.25			
11 Interest & Bank Charges	0.02	0.03	0.00	0.00	-	-	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.02	0.03	0.14	0.19	0.19	0.25			
12 Depreciation	1.50	2.89	0.02	0.04	-	-	1.35	1.84	0.00	0.00	0.01	0.04	0.31	0.49	0.32	0.32	2.00	2.69	11.84	25.62	15.35	31.24			
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15 Information Technology Expenses	(0.72)	18.35	(0.11)	0.28	-	-	4.92	11.70	(0.00)	0.03	(0.09)	0.24	0.74	3.10	2.03	2.03	7.60	17.10	24.12	107.55	30.88	143.29			
16 Goods and Services Tax (GST)	0.92	0.92	0.01	0.01	-	-	0.59	0.59	0.00	0.00	0.01	0.01	0.16	0.16	0.10	0.10	0.86	0.86	4.44	4.44	6.23	6.23			
17 Others	66.28	99.74	0.83	1.52	-	-	51.68	63.57	0.11	0.17	0.71	1.29	12.72	16.86	11.06	11.06	76.28	92.95	209.31	355.52	352.70	549.73			
General & Other Insurance Expenses	(10.14)	(7.38)	(0.17)	(0.11)	-	-	(5.68)	(4.70)	(0.02)	(0.01)	(0.14)	(0.10)	(1.59)	(1.25)	(0.82)	(0.82)	(8.25)	(6.87)	7.71	30.24	(10.85)	15.88			
<b>TOTAL</b>	<b>107.59</b>	<b>217.26</b>	<b>1.04</b>	<b>3.31</b>	-	-	<b>99.50</b>	<b>138.48</b>	<b>0.17</b>	<b>0.37</b>	<b>0.92</b>	<b>2.81</b>	<b>23.17</b>	<b>36.73</b>	<b>24.08</b>	<b>24.08</b>	<b>147.84</b>	<b>202.48</b>	<b>658.41</b>	<b>1,654.50</b>	<b>912.41</b>	<b>1,977.58</b>			

Particulars	Miscellaneous																							
	Fire		Marine Cargo		Motor OD		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Life Insurance		Grand Total			
	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021	For H2 FY 2020-21	For year ending 31 Mar, 2021		
1 Employees' remuneration & welfare benefits	14.35	45.39	0.07	1.81	0.38	0.38	52.78	74.30	(0.18)	0.19	0.07	1.46	2.68	-	-	-	50.37	76.34	417.79	829.85	482.58	953.39		
2 Travel, conveyance and vehicle running expenses	(0.02)	(0.15)	0.00	(0.01)	(0.00)	(0.00)	(0.16)	(0.25)	0.00	(0.00)	0.00	(0.00)	0.01	-	-	-	(0.15)	(0.26)	(2.13)	(3.54)	(2.30)	(3.95)		
3 Training expenses	0.01	0.01	0.00	0.00	0.00	0.00	0.02	0.02	0.00	0.00	0.00	0.00	-	-	-	-	0.02	0.02	0.27	0.27	0.30	0.30		
4 Rents, rates & taxes	1.62	2.79	0.05	0.11	0.02	0.02	3.76	4.57	(0.00)	0.01	0.04	0.09	(0.10)	-	-	-	3.71	4.70	21.25	42.17	26.62	49.77		
5 Repairs	0.22	0.54	0.00	0.02	0.00	0.00	0.66	0.88	(0.00)	0.00	0.00	0.02	(0.03)	-	-	-	0.63	0.90	4.22	8.11	5.07	9.57		
6 Printing & stationery	0.00	0.02	(0.00)	0.00	0.00	0.00	0.02	0.03	(0.00)	0.00	(0.00)	0.00	(0.00)	-	-	-	0.02	0.04	0.14	0.32	0.16	0.38		
7 Communication expenses	0.27	1.03	(0.00)	0.04	0.01	0.01	1.16	1.68	(0.00)	0.00	(0.00)	0.03	(0.07)	-	-	-	1.10	1.73	7.38	15.30	9.75	18.10		
8 Legal & professional charges	(0.40)	3.15	(0.13)	0.13	0.03	0.03	2.00	5.15	(0.04)	0.01	(0.10)	0.10	(0.39)	-	-	-	1.49	5.29	7.08	48.42	7.03	56.98		
9 Auditors' fees, expenses etc.	0.45	0.83	0.01	0.03	0.01	0.01	1.09	1.36	(0.00)	0.00	0.01	0.03	(0.03)	-	-	-	1.07	1.39	5.97	12.74	7.50	15.00		
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Taxation matters	0.14	0.14	0.01	0.01	0.00	0.00	0.23	0.23	0.00	0.00	0.00	0.00	-	-	-	-	0.23	0.23	2.12	2.12	2.50	2.50		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.00)	-	-	(0.00)		
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 Advertisement and publicity	(0.33)	(0.33)	(0.01)	(0.01)	(0.00)	(0.00)	(0.53)	(0.53)	(0.00)	(0.00)	(0.01)	(0.01)	-	-	-	-	(0.55)	(0.55)	(5.01)	(5.01)	(5.90)	(5.90)		
11 Interest & Bank Charges	0.01	0.02	(0.00)	0.00	0.00	0.00	0.02	0.03	(0.00)	0.00	(0.00)	0.00	(0.00)	-	-	-	0.02	0.03	0.17	0.29	0.19	0.34		
12 Depreciation	0.54	1.81	0.00	0.07	0.02	0.02	2.08	2.97	(0.01)	0.01	0.00	0.06	(0.11)	-	-	-	1.98	3.05	14.00	27.35	16.53	32.28		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15 Information Technology Expenses	11.68	20.43	0.32	0.81	0.17	0.17	27.38	33.44	(0.02)	0.08	0.26	0.66	(0.76)	-	-	-	27.04	34.36	92.57	172.07	131.62	227.68		
16 Goods and Services Tax (GST)	1.97	1.97	0.08	0.08	0.02	0.02	3.23	3.23	0.01	0.01	0.06	0.06	-	-	-	-	3.32	3.32	31.72	31.72	37.09	37.09		
17 Others	27.79	41.91	0.88	1.67	0.36	0.36	58.81	68.59	0.01	0.17	0.72	1.35	(1.22)	-	-	-	58.67	70.48	165.67	293.93	253.01	407.98		
General & Other Insurance Expenses	(16.41)	(3.69)	(0.98)	(0.15)	(0.03)	(0.03)	(7.89)	(6.04)	(0.23)	(0.02)	(0.79)	(0.12)	(1.74)	-	-	-	(10.61)	(5.20)	(122.86)	(59.80)	(150.86)	(69.84)		
<b>TOTAL</b>	<b>40.89</b>	<b>123.26</b>	<b>0.29</b>	<b>4.91</b>	<b>1.05</b>	<b>1.05</b>	<b>144.65</b>	<b>201.74</b>	<b>(0.47)</b>	<b>0.51</b>	<b>0.27</b>	<b>3.98</b>	<b>(7.11)</b>	-	-	-	<b>138.57</b>	<b>207.27</b>	<b>640.34</b>	<b>1,535.91</b>	<b>819.90</b>	<b>1,871.36</b>		



**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 31st March 2022**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31 Mar, 2022</b>	<b>As at 31 Mar, 2021</b>
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	-	-
	<b>TOTAL</b>	-	-

**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 31st March 2022**

[In case of foreign reinsurer operating through a branch office established in India in terms of section 2(9)(d) of the Insurance Act, 1938 ]

(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 31 Mar, 2022</b>	<b>As at 31 Mar, 2021</b>
	Opening Balance of Assigned capital	55,655.63	48,276.83
	Add: Addition during the year	30,489.06	7,378.80
	Closing Balance of Assigned Capital*		
	<b>TOTAL</b>	<b>86,144.69</b>	<b>55,655.63</b>

**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 31st March 2022

(Amount in Rs. Lakhs)

	Particulars	As at 31 Mar, 2022	As at 31 Mar, 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

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				
3				
4				
5				

## FORM NL-12 &amp; 12A -INVESTMENT SCHEDULE

## GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2022

Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As at 31 Mar, 2022	As at 31 Mar, 2021	As at 31 Mar, 2022	As at 31 Mar, 2021	As at 31 Mar, 2022	As at 31 Mar, 2021
<b>LONG TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	20,808.70	21,866.32	22,105.93	13,485.95	42,914.63	35,352.27
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	6,159.74	6,319.71	6,543.74	3,897.65	12,703.48	10,217.36
5 Other than Approved Investments	-	-	-	-	-	-
<b>TOTAL</b>	<b>26,968.44</b>	<b>28,186.03</b>	<b>28,649.67</b>	<b>17,383.60</b>	<b>55,618.11</b>	<b>45,569.63</b>
<b>SHORT TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	21,154.68	18,359.23	22,473.48	11,322.97	43,628.16	29,682.20
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	1,951.22	2,545.82	2,072.86	1,570.12	4,024.08	4,115.95
5 Other than Approved Investments	-	-	-	-	-	-
<b>TOTAL</b>	<b>23,105.90</b>	<b>20,905.05</b>	<b>24,546.34</b>	<b>12,893.09</b>	<b>47,652.24</b>	<b>33,798.15</b>
<b>GRAND TOTAL</b>	<b>50,074.34</b>	<b>49,091.08</b>	<b>53,196.01</b>	<b>30,276.69</b>	<b>1,03,270.35</b>	<b>79,367.78</b>

## 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 31st March 2022

(Amount in Rs. Lakhs)

	Particulars	As at 31 Mar, 2022	As at 31 Mar, 2021
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>	-	-

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 31st March 2022

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at 31 Mar, 2022	As at 31 Mar, 2021
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	33.94	-	-	33.94	22.37	9.76	-	32.13	1.81	11.57
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	49.98	-	-	49.98	36.43	11.21	-	47.64	2.34	13.55
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	6.78	-	-	6.78	6.44	-	-	6.44	0.34	0.34
Information Technology Equipment	44.83	11.65	-	56.49	27.73	8.83	(0.11)	36.45	20.04	17.10
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	6.58	0.80	-	7.38	4.32	1.45	0.11	5.87	1.51	2.26
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>142.11</b>	<b>12.45</b>	<b>-</b>	<b>154.57</b>	<b>97.29</b>	<b>31.25</b>	<b>-</b>	<b>128.53</b>	<b>26.04</b>	<b>44.82</b>
Work in progress	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>142.11</b>	<b>12.45</b>	<b>-</b>	<b>154.57</b>	<b>97.29</b>	<b>31.25</b>	<b>-</b>	<b>128.53</b>	<b>26.04</b>	<b>44.82</b>
<b>PREVIOUS YEAR</b>	<b>125.78</b>	<b>16.60</b>	<b>0.28</b>	<b>142.11</b>	<b>65.26</b>	<b>32.28</b>	<b>0.25</b>	<b>97.29</b>	<b>44.82</b>	<b>60.53</b>

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 31st March 2022

(Amount in Rs. Lakhs)

	Particulars	As at 31 Mar, 2022	As at 31 Mar, 2021
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	0.20	0.09
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	2,858.74	3,686.47
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>2,858.94</b>	<b>3,686.56</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,858.94	3,686.56
	Outside India	-	-

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

Note :

(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

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 31st March 2022

(Amount in Rs. Lakhs)			
	Particulars	As at 31 Mar, 2022	As at 31 Mar, 2021
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	8.96	8.88
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,383.53	2,422.52
6	Others		
	Advance to Suppliers	1.00	-
	Advance to employees	-	-
	Less : Provision for doubtful advances	-	-
	<b>TOTAL (A)</b>	<b>2,393.49</b>	<b>2,431.40</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,905.92	1,851.34
2	Outstanding Premiums	15,378.43	16,138.12
	Less : Provisions for doubtful debts	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3,447.02	2,389.26
	Less : Provisions for doubtful debts	-	-
6	Due from subsidiaries/ holding	-	-
7	Current Account of Head Office*	-	-
8	Others		
	Refundable Deposits	23.15	23.15
	Unutilised Input tax credit	715.48	812.63
	Other Receivables	54.88	-
	<b>TOTAL (B)</b>	<b>21,524.88</b>	<b>21,214.50</b>
	<b>TOTAL (A+B)</b>	<b>23,918.37</b>	<b>23,645.90</b>

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 31st March 2022****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31 Mar, 2022</b>	<b>As at 31 Mar, 2021</b>
1	Agents' Balances	-	-
2	Balances due to other insurance companies	-	410.61
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	55.06	47.86
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	53,875.44	33,952.51
9	Due to Officers/ Directors	-	-
10	Current Account of Head Office*	730.88	154.46
11	Interest payable on debentures/bonds	-	-
12	Others		
	Statutory Dues	2,026.49	2,017.20
	<b>TOTAL</b>	<b>56,687.87</b>	<b>36,582.65</b>

**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 31st March 2022

(Amount in Rs. Lakhs)			
	Particulars	As at 31 Mar, 2022	As at 31 Mar, 2021
1	Reserve for Unexpired Risk	17,966.69	13,607.23
2	Reserve for Premium Deficiency	179.33	833.71
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	158.81	162.60
5	Others	-	-
	<b>TOTAL</b>	<b>18,304.83</b>	<b>14,603.53</b>

**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 31st March 2022**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31 Mar, 2022</b>	<b>As at 31 Mar, 2021</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**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

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 year ending 31st March 2022

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 <sup>1</sup> (Rs. in Lakhs)			
				For H2 FY 2021-22	For year ending 31 Mar, 2022	For H2 FY 2020-21	For year ending 31 Mar, 2021
1	General Reinsurance AG-Cologne	Head Office	Assigned Capital Infusion	7,571.38	30,489.06	-	7,378.80
			Information Technology cost and Management Expenses allocation	377.12	684.00	378.88	627.42
			Reimbursements, Tax Refund	25.11	25.11	0.46	0.46
2	General Reinsurance Corporation	Holding Company of Head Office	Retrocession Premium	1,488.27	4,380.85	266.03	1,213.29
			Commission- on Retrocession	(411.28)	(649.40)	(88.66)	(207.81)
			Claims -Retrocession Treaty	(442.73)	(1,224.22)	(890.73)	(104.55)
			Other Income – (Reimbursements)	(28.39)	(28.39)	-	-
3	General Re Life Corporation	Fellow Subsidiary of Head office	Retrocession	7,095.65	16,403.71	6,054.15	14,241.32
			Commission- on Retrocession	(930.81)	(1,640.37)	(607.77)	(1,424.13)
			Claims -Retrocession Treaty	(9,231.13)	(42,537.90)	(21,258.31)	(16,730.49)
			Other Income – (Reimbursements)	(90.83)	(90.83)	-	-
4	General Reinsurance AG-Singapore Branch	Branch of the Head office	Reimbursements	1.13	1.13	-	-

<sup>1</sup>including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances - As at 31st March 2022

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	Details of any Guarantees given or received	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	730.89	Payable	Not Applicable	Not Applicable
2	General Re Life Corporation- USA	Fellow Subsidiary of Head office	2,994.24	Receivable	Not Applicable	Not Applicable
3	General Reinsurance Corporation	Holding Company of Head Office	507.66	Receivable	Not Applicable	Not Applicable
4	General Reinsurance AG-Singapore Branch	Branch of the Head office	1.16	Payable	Not Applicable	Not Applicable

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

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

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

(Amount in Rs. Lakhs)		
	For year ending 31 Mar, 2022	For year ending 31 Mar, 2021
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	53,614.01	46,999.14
Other receipts	64.34	-
Payments to the re-insurers, net of commissions and claims	23,659.83	668.79
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(86,018.02)	(31,489.22)
Payments of commission and brokerage	(1,626.46)	(335.72)
Payments of other operating expenses	(1,621.28)	(2,900.52)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(1.00)	1.56
Income taxes paid (Net)	(107.35)	(313.26)
Good & Service tax paid	192.51	679.87
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>(11,843.42)</b>	<b>13,310.63</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(12.45)	(16.60)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(92,561.17)	(66,736.86)
Loans disbursed	-	-
Sales / Redemption of investments	68,000.00	42,330.79
Repayments received	-	-
Rents/Interests/ Dividends received	5,120.60	4,269.15
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>	-	-
Expenses related to investments	(20.24)	(13.19)
<b>Net cash flow from investing activities</b>	<b>(19,473.26)</b>	<b>(20,166.71)</b>
<b>Cash flows from financing activities:</b>		
Received from Head office towards assigned capital	30,489.06	7,378.80
<b>Net cash flow from financing activities</b>	<b>30,489.06</b>	<b>7,378.80</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>(827.62)</b>	<b>522.71</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>3,686.56</b>	<b>3,163.85</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>2,858.94</b>	<b>3,686.56</b>

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

(b) The above items are minimum which are to be reported. Insurers may include any other items which they deem fit

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 31st March 2022

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	50,074	50,074
	Policyholders as per NL-12 A of BS	53,196	-	53,196
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>53,196</b>	<b>50,074</b>	<b>1,03,270</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	26	26
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	26	26
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	354	2,505	2,859
(F)	Advances and Other assets as per BS	22,939	979	23,918
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>23,294</b>	<b>3,484</b>	<b>26,777</b>
(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	-	-	-
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>76,490</b>	<b>53,584</b>	<b>1,30,074</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	26	26
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>76,490</b>	<b>53,558</b>	<b>1,30,048</b>

(Amount in Rs. Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Computer Software	-	2	2
	(b) Leasehold Improvements	-	2	2
	(c) Furniture, Fixtures and Equipments	-	0	0
	(d) Information Technology Equipment	-	20	20
	(e) Office Equipment	-	2	2
	<b>Subtotal</b>	<b>-</b>	<b>26</b>	<b>26</b>
	Inadmissible current assets	-	-	-
	(a)	-	-	-
	(b)	-	-	-
	(c)	-	-	-
	.....	-	26	26

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 31st March 2022

(Amount in Rs. Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	27,508.00	17,966.69
(b)	Premium Deficiency Reserve (PDR)	336.53	179.33
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	<b>27,844.53</b>	<b>18,146.02</b>
(d)	Outstanding Claim Reserve (other than IBNR reserve)	18,005.32	9,750.09
(e)	IBNR reserve	20,475.17	12,313.24
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>66,325.03</b>	<b>40,209.35</b>

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 31st March 2022****(Amount in Rs. Lakhs)**

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	6,680	3,334	4,712	2,353	668	707	707
2	Marine Cargo	102	51	487	242	12	88	88
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	5	3	-	1	1
5	Engineering	86	43	34	16	9	5	9
6	Aviation	-	-	-	-	-	-	-
7	Liability	11	6	8	4	2	2	2
8	Health	4,258	4,258	1,123	1,123	852	337	852
9	Miscellaneous	741	370	1,055	527	104	222	222
10	Crop	1,129	565	336	168	113	50	113
	<b>Total</b>	<b>13,008</b>	<b>8,627</b>	<b>7,760</b>	<b>4,437</b>	<b>1,759</b>	<b>1,411</b>	<b>1,992</b>

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 31st March 2022

(Amount in Rs. Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	76,490
	Deduct:	
(B)	Current Liabilities as per BS	56,624
(C)	Provisions as per BS	18,305
(D)	Other Liabilities	-
(E)	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>1,561</b>
	Shareholder's FUNDS	
(F)	Available Assets	53,558
	Deduct:	
(G)	Other Liabilities	64
(H)	<b>Excess in Shareholder's funds (F-G)</b>	<b>53,494</b>
(I)	Total ASM (E+H)	55,055
(J)	<b>Total RSM</b>	<b>26,767</b>
	Total RSM Non Life	1,992
	Total RSM Life (As per certificate from Actuary)	24,775
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>205.68%</b>

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

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: GENERAL REINSURANCE AG - INDIA BRANCH  
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017

<i>Products Information</i>						
<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 <sup>(a)</sup>	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 31st March 2022

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	50,074
	Investments (Policyholders)	8A	53,196
2	Loans	9	-
3	Fixed Assets	10	26
4	Current Assets		
	a. Cash & Bank Balance	11	2,859
	b. Advances & Other Assets	12	23,918
5	Current Liabilities		
	a. Current Liabilities	13	56,688
	b. Provisions	14	18,305
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		31,064
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>24,017</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	26
3	Cash & Bank Balance (if any)	11	2,859
4	Advances & Other Assets (if any)	12	23,918
5	Current Liabilities	13	56,688
6	Provisions	14	18,305
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		31,064
	<b>Total (B)</b>		<b>(79,253)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>1,03,270</b>

Section II										
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%		41,963.38	44,579.40	86,542.79	83.80%		86,542.79	86,534.00
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		41,963.38	44,579.40	86,542.79	83.80%		86,542.79	86,534.00
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			8,110.96	8,616.60	16,727.57	16.20%		16,727.57	16,711.00
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%								
	c. Other Investments									
	<b>Investment Assets</b>	<b>100%</b>		<b>50,074.35</b>	<b>53,196.01</b>	<b>1,03,270.35</b>	<b>100.00%</b>	-	<b>1,03,270.35</b>	<b>1,03,245.00</b>

- Note:
- (+) FRSM refers 'Funds representing Solvency Margin'
  - Other Investments' are as permitted under 27A(2)
  - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
  - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
  - SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
  - Investment Regulations, as amended from time to time, to be referred

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

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 31st March 2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance as on 01.01.2022	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	57,494	59.60%	6,520	95.88%	64,014	61.99%
	Central Govt. Securities	CTRB	18,678	19.36%	3,851	56.64%	22,529	21.82%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
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	IPTD	20,298	21.04%	(3,571)	-52.5%	16,727	16.20%
	2. Other Investments							
	c. Approved Investments							
	d. Other Investments (not exceeding 15%)							
	Total		96,470	100%	6,800	100%	1,03,270	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 31st March 2022

(Amount in Rs. Lakhs)

## Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31 Mar, 2022	As % of total for this class	As at 31 Mar, 2021	As % of total for this class	As at 31 Mar, 2022	As % of total for this class	As at 31 Mar, 2021	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	16,710.94	16.24%	14,422.93	18.03%	16,727.57	16.20%	14,333.31	18.06%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Please specify)	86,207.27	83.76%	65,571.15	81.97%	86,542.79	83.80%	65,034.47	81.94%
<b>Total (A)</b>	<b>1,02,918.21</b>	<b>100.00%</b>	<b>79,994.08</b>	<b>100.00%</b>	<b>1,03,270.35</b>	<b>100.00%</b>	<b>79,367.78</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	47,467.34	46.12%	34,013.05	42.52%	47,650.97	46.14%	33,798.10	42.58%
more than 1 year and upto 3years	55,450.87	53.88%	45,981.03	57.48%	55,619.39	53.86%	45,569.68	57.42%
More than 3years and up to 7years	-	-	-	0.00%	-	-	-	0.00%
More than 7 years and up to 10 years	-	-	-	0.00%	-	-	-	0.00%
above 10 years	-	-	-	0.00%	-	-	-	0.00%
Any other (Please specify)	-	-	-	0.00%	-	-	-	0.00%
<b>Total (B)</b>	<b>1,02,918.21</b>	<b>100.00%</b>	<b>79,994.08</b>	<b>100.00%</b>	<b>1,03,270.35</b>	<b>100.00%</b>	<b>79,367.78</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	86,207.27	83.76%	65,571.15	81.97%	86,542.79	83.80%	65,034.47	81.94%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	16,710.94	16.24%	14,422.93	18.03%	16,727.57	16.20%	14,333.31	18.06%
Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total (C)</b>	<b>1,02,918.21</b>	<b>100.00%</b>	<b>79,994.08</b>	<b>100.00%</b>	<b>1,03,270.35</b>	<b>100.00%</b>	<b>79,367.78</b>	<b>100.00%</b>

## Note

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations

(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

## FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

GENERAL REINSURANCE AG - INDIA BRANCH

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

Name of the Fund : Not Applicable

Statement as at 31st March 2022

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		As on Mar 31, 2022	As on Mar 31, 2021	As on Mar 31, 2022	As on Mar 31, 2021	As on Mar 31, 2022	As on Mar 31, 2021	As on Mar 31, 2022	As on Mar 31, 2021	As on Mar 31, 2022	As on Mar 31, 2021
1	Investments Assets	80,742	76,448	-	-	22,529	2,920	-	-	1,03,270	79,368
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	80,742	76,448	-	-	22,529	2,920	-	-	1,03,270	79,368
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Note:**

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

## FORM 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 31st March 2022

Name of the Fund: Not Applicable

## Statement of Investment and Income on Investment

No.	Category of Investment	Category Code	(Amount in Rs. Lakhs)											
			Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	60,584.00	746.00	1.23%	1.23%	58,670.00	2,960.00	5.05%	5.05%	53,475.00	3,011.00	5.63%	5.63%
2	Central Government Treasury Bills	CTRB	16,747.00	148.00	0.88%	0.88%	18,773.00	650.00	3.46%	3.46%	3,394.00	95.00	2.80%	2.80%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	19,677.00	246.00	1.25%	1.25%	17,870.00	907.00	5.08%	5.08%	12,298.00	791.00	6.43%	6.43%
4	Deposits - Deposit with Scheduled Banks, Fis	ECDB	-	-	-	-	-	-	-	-	2,293.00	5.00	0.22%	0.22%
	<b>TOTAL</b>		<b>97,008.00</b>	<b>1,140.00</b>	<b>1.18%</b>	<b>1.18%</b>	<b>95,313.00</b>	<b>4,517.00</b>	<b>4.74%</b>	<b>4.74%</b>	<b>71,460.00</b>	<b>3,902.00</b>	<b>5.46%</b>	<b>5.46%</b>

**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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as at 31st March 2022

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.	<u>During the half year ended</u> <sup>1</sup>								
B.	<u>As on Date</u> <sup>2</sup>								

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 31st March 2022

(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	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	2	20,784.56	-	-	100
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					
	<b>Total (A)</b>		<b>20,784.56</b>	<b>-</b>	<b>-</b>	<b>100</b>
	<b>With In India</b>					
1	Indian Insurance Companies		-	-	-	-
2	FRBs		-	-	-	-
3	GIC Re		-	-	-	-
4	Other (to be Specified)		-	-	-	-
	<b>Total (B)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Grand Total (C)= (A)+(B)</b>		<b>20,784.56</b>	<b>-</b>	<b>-</b>	<b>100.00</b>

Note:-

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



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 31st March 2022

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 31st March 2022

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 specified) (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 31st March 2022

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	Engineeri ng	Aviation	Crop Insuranc e	No. of claims only			
																		Other segments**	Miscellane ous	Total	
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	Not Applicable																			
	(b) Other Adjustment ( to be specified)	Not Applicable																			
	(i) _____	Not Applicable																			
	(ii) _____	Not Applicable																			
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	Engineeri ng	Aviation	Crop Insuranc e	(Amount in Rs. Lakhs)			
																		Other segments**	Miscellane ous	Total	
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	Not Applicable																			
	(b) Other Adjustment ( to be specified)	Not Applicable																			
	(i) _____	Not Applicable																			
	(ii) _____	Not Applicable																			
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

Form NL-38-Development of Losses (Annual Submission)

GENERAL REINSURANCE AG - INDIA BRANCH

Date:

WITHIN INDIA

Amount in Rs. Lakhs

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017  
Statement as at 31st March 2022

Particulars	Accident Year Cohort										
	YE 31-Mar- X-10 <sup>1</sup>	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 <sup>2</sup>											
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 <sup>3</sup>											
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 year ending 31 March , 2022

(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
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 <sup>(a)</sup>															
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-41 OFFICES INFORMATION

GENERAL REINSURANCE AG - INDIA BRANCH

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

For the year ending 31 March 2022

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	Not Applicable
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
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	16 9 25
12	<u>No. of Insurance Agents and Intermediaries</u> (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)	Not Applicable

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the Half Year	15	Not Applicable
Recruitments during the Half Year	2	Not Applicable
Attrition during the Half Year	1	Not Applicable
Number at the end of the Year (31.03.2022)	16	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 year ending 31 March 2022

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. Sanjeeb Kumar	Chief Executive Officer - India Branch	Chief Executive Officer	Upto 15.03.2022
2	Mr. Vijay Mudaliar	Chief Executive Officer- India Branch	Chief Executive Officer	From -29.03.2022
3	Mr. Vinod Rathi	Chief Financial Officer	Chief Financial Officer	No Change
4	Ms. Varsha M Gujarati	Chief Underwriter	Chief Underwriter	No Change

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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 year ending 31 March , 2022

(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 <sup>(a)</sup>	Rural				
		Social				
14	Miscellaneous	Rural				
		Social				
	<b>Total</b>	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 Premium in respect of liability only policies (L)	Not Applicable	
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 year ending 31 March , 2022

Date:

GRIEVANCE DISPOSAL

SI 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	<b>Complaints made by customers</b>							
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) _____							
	<b>Total</b>							
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							
	<b>Total Number of Complaints</b>							

- 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.



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 2021-22.

(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																	
2																	
3																	
4																	
5																	

Not Applicable



*The people behind the promise.*

**General Reinsurance AG**

India Branch

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