



**General Reinsurance AG
India Branch**

Registration No. FRB/008

**Public Disclosure
2019–2020**

Content

FORM NL-1 – REVENUE ACCOUNTS.....	3
FORM NL-2 – PROFIT & LOSS ACCOUNT.....	4
FORM NL-3 – BALANCE SHEET	5
FORM NL-4 – PREMIUM SCHEDULE	6
FORM NL-5 – CLAIMS SCHEDULE	7
FORM NL-6 – COMMISSION SCHEDULE.....	8
FORM NL-7 – OPERATING EXPENSES SCHEDULE.....	9
FORM NL-8 – SHARE CAPITAL SCHEDULE	10
FORM NL-9 – PATTERN OF SHAREHOLDING SCHEDULE.....	11
FORM NL-10 – RESERVE AND SURPLUS SCHEDULE	12
FORM NL-11 – BORROWINGS SCHEDULE.....	13
FORM NL-12 – INVESTMENTS SCHEDULE	14
FORM NL-13 – LOANS SCHEDULE	16
FORM NL-14 – FIXED ASSETS SCHEDULE	17
FORM NL-15 – CASH AND BANK BALANCE SCHEDULE	18
FORM NL-16 – ADVANCES AND OTHER ASSETS SCHEDULE.....	19
FORM NL-17 – CURRENT LIABILITIES SCHEDULE	20
FORM NL-18 – PROVISIONS SCHEDULE.....	21
FORM NL-19 – MISC EXPENDITURE SCHEDULE.....	22
FORM NL-20 – RECEIPT AND PAYMENTS SCHEDULE.....	23
FORM NL-21 – STATEMENT OF LIABILITIES	24
FORM NL-22 – GEOGRAPHICAL DISTRIBUTION OF BUSINESS	25
FORM NL-23 – REINSURANCE RISK CONCENTRATION	26
FORM NL-24 – AGEING OF CLAIMS	27
FORM NL-25 – CLAIMS DATA FOR NON-LIFE	28
FORM NL-26 – CLAIMS INFORMATION – KG Table I	29
FORM NL-27 – OFFICES INFORMATION FOR NON-LIFE.....	30
FORM NL-28 – STATEMENT OF ASSETS 3B.....	31
FORM NL-29 – DETAIL REGARDING DEBT SECURITIES.....	32
FORM NL-30 – ANALYTICAL RATIOS	33
FORM NL-31 – RELATED PARTY TRANSACTIONS	34
FORM NL-32 – PRODUCTS INFORMATION	35
FORM NL-33 – SOLVENCY MARGIN – KGII.....	36
FORM NL-34 – EXECUTIVE COMMITTEE OF MANAGEMENT & KEY PERSONS.....	37
FORM NL-35 – NON PERFORMING ASSETS-7A.....	38
FORM NL-36 – YIELD ON INVESTMENTS	39
FORM NL-37 – DOWN GRADING OF INVESTMENT	40
FORM NL-38 – QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS.....	41
FORM NL-39 – RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS).....	42
FORM NL-40 – BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS	43
FORM NL-41 – GREIVANCE DISPOSAL.....	44

PERIODIC DISCLOSURES

FORM NL-1-B-RA

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

Revenue Account for the year ended 31 March, 2020

(₹ in '000)

Particulars	Schedule	For the year ended	For the year
		31 March 2020	ended 31 March 2019
		Total	Total
Premiums Earned (Net)	NL-4-Premium Schedule	1,819,550	1,455,522
Profit/ (Loss) on Sale/Redemption of Investments		-	-
Interest, Dividends & Rent -Gross		69,876	58,118
(Amortisation)/ Accretion of Premium/ Discount		5,736	5,788
Others		-	-
TOTAL (A)		1,895,162	1,519,428
Claims Incurred (Net)	NL-5-Claims Schedule	1,966,034	1,516,465
Commission (Net)	NL-6-Commission Schedule	(187,612)	48,441
Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	169,323	157,620
Premium Deficiency		2,648	3,209
TOTAL (B)		1,950,393	1,725,735
Operating Profit/(Loss) C= (A - B)		(55,231)	(206,308)
APPROPRIATIONS			
Transfer to Shareholders' Account		(55,231)	(206,308)
Transfer to Catastrophe Reserve		-	-
Transfer to Other Reserves		-	-
TOTAL (C)		-	-

As required by Section 40C(2) of the Insurance Act, 1938, we certify that, all expenses of management, wherever incurred, whether directly or indirectly, in respect of reinsurance business transactions in India incurred by India Branch have been fully recognised in the revenue account as expenses.

PERIODIC DISCLOSURES

FORM NL-2-B-PL

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

Profit & Loss Account for the year ended 31 March, 2020

(₹ in '000)

	Particulars	Schedule	For the year ended 31 March 2020	For the year ended 31 March 2019
1	Operating Profit/(Loss)			
	(a) Life Insurance		(115,939)	(125,552)
	(b) Fire Insurance		44,770	(80,406)
	(c) Marine Insurance		2,469	207
	(d) Miscellaneous Insurance		13,469	(556)
2	Income from Investments			
	(a) Interest, Dividend & Rent – Gross		291,552	229,792
	(b) Profit on sale of investments		-	-
	(C) Amortisation of Discount/(Premium)		23,930	22,885
3	Other Income		-	-
	TOTAL (A)		260,251	46,370
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		1,301	8,374
	(b) Bad debts written off		-	-
	(c) Others (To be specified)		-	-
	TOTAL (B)		1,301	8,374
	Profit /(Loss) Before Tax		258,950	37,996
	Provision for Taxation			
	(a) Current Tax		86,335	18,812
	(b) Deferred tax		-	-
	Profit /(Loss) Before Tax		172,615	19,183
	Appropriations			
	(a) Interim dividends paid during the year		-	-
	(b) Proposed final dividend		-	-
	(c) Dividend distribution tax		-	-
	(d) Transfer to any Reserves or Other Accounts		-	-
	Balance of profit/ loss brought forward from last year		(48,363)	(67,547)
	Balance carried forward to Balance Sheet		124,252	(48,363)
	Basic and Diluted EPS		Not Applicable	

PERIODIC DISCLOSURES

FORM NL-3-B-BS

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

Balance Sheet as at 31 March 2020

(₹ in '000)

Particulars	Schedule	As at 31 March 2020	As at 31 March 2019
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	124,252	-
Head Office Account- Assigned Capital		4,827,683	4,827,683
Fair Value Change Account		-	-
BORROWINGS	NL-11-Borrowings Schedule	-	-
Total		4,951,935	4,827,683
APPLICATION OF FUNDS			
Investments -Shareholders	NL-12-Investment Schedule	4,499,538	4,486,841
Investments -Policyholders	NL-12-Investment Schedule	1,078,416	1,134,785
Loans	NL-13-Loan Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	6,052	8,224
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	316,385	244,089
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,621,437	900,252
Sub-Total (A)		2,937,822	1,144,341
Current Liabilities	NL-17-Current Liabilities Schedule	2,588,542	1,461,567
Provisions	NL-18-Provisions Schedule	981,352	533,304
Sub-Total (B)		3,569,894	1,994,871
NET CURRENT ASSETS (C) = (A - B)		(632,072)	(850,530)
Miscellaneous Expenditure (To The Extent Not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance In Profit and Loss Account		-	48,363
Total		4,951,935	4,827,683

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

General Reinsurance AG - India Branch
 Registration No. FRB/008
 Date of Registration with the IRDAI: 09 May 2017

PREMIUM EARNED (NET)

(₹ in '000)

Particulars	For the year ended 31 March 2020								
	Fire	Marine		Miscellaneous				Life	Total
		Hull	Others	Engineering	Crop	Liability	Health		
Premium from Direct Business Written :	-	-	-	-	-	-	-	-	-
Add : Premium on Reinsurance Accepted	244,812	-	5,490	21,794	38,326	313	268,558	3,359,231	3,938,524
Less : Premium on Reinsurance Ceded	167,961	-	2,745	10,855	19,163	156	-	1,474,650	1,675,530
Net Premium	76,851	-	2,745	10,939	19,163	157	268,558	1,884,581	2,262,994
Adjustment for change in reserve for unexpired risks	(16,994)	-	-	836	-	(63)	237,634	222,030	443,444
Premium Earned (Net)	93,845	-	2,745	10,103	19,163	220	30,924	1,662,551	1,819,550

(₹ in '000)

Particulars	For the year ended 31 March 2019								
	Fire	Marine		Miscellaneous				Life	Total
		Hull	Others	Engineering	Crop	Liability	Health		
Premium from Direct Business Written :	-	-	-	-	-	-	-	-	-
Add : Premium on Reinsurance Accepted	184,796	-	3,891	601	-	233	10,060	1,741,039	1,940,620
Less : Premium on Reinsurance Ceded	-	-	-	-	-	-	-	403,471	403,471
Net Premium	184,796	-	3,891	601	-	233	10,060	1,337,568	1,537,149
Adjustment for change in reserve for unexpired risks	92,671	-	-	-	-	(160)	8,011	(18,895)	81,628
Premium Earned (Net)	92,125	-	3,891	601	-	393	2,049	1,356,463	1,455,521

All the Premium income relates to business in India

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

CLAIMS INCURRED (NET)

(₹ in '000)

Particulars	For the year ended 31 March 2020								
	Fire	Marine		Miscellaneous				Life	Total
		Hull	Others	Engineering	Crop	Liability	Health		
Claims Paid Direct	-	-	-	-	-	-	-	-	-
Add : Reinsurance Accepted	21,258	-	-	355	-	-	916	1,518,204	1,540,733
Less : Reinsurance Ceded	7,668	-	-	177	-	-	-	650,038	657,883
Net Claims Paid	13,590	-	-	178	-	-	916	868,166	882,850
Claims Outstanding (including IBNR & IBNER)									
Add : Claims Outstanding at the close of the period	83,248	-	3,454	4,510	11,799	443	24,097	1,683,462	1,811,012
Less: Claims Outstanding at the beginning of the period	17,232	-	3,230	411	-	357	1,365	705,233	727,828
Total Claims Incurred	79,606	-	224	4,277	11,799	86	23,648	1,846,395	1,966,034

(₹ in '000)

Particulars	For the year ended 31 March 2019								
	Fire	Marine		Miscellaneous				Life	Total
		Hull	Others	Engineering	Crop	Liability	Health		
Claims Paid Direct	-	-	-	-	-	-	-	-	-
Add : Reinsurance Accepted	41,429	-	-	-	-	-	274	923,697	965,400
Less : Reinsurance Ceded	-	-	-	-	-	-	-	-	-
Net Claims Paid	41,429	-	-	-	-	-	274	923,697	965,400
Claims Outstanding (including IBNR & IBNER)									
Add : Claims Outstanding at the close of the period	17,232	-	3,230	411	-	357	1,365	705,233	727,828
Less: Claims Outstanding at the beginning of the period	-	-	-	-	-	80	-	176,683	176,763
Total Claims Incurred	58,661	-	3,230	411	-	277	1,639	1,452,247	1,516,465

All the claims are paid in India

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

COMMISSION

(₹ in '000)

Particulars	For the year ended 31 March 2020								
	Fire	Marine		Miscellaneous				Life	Total
		Hull	Others	Engineering	Crop	Liability	Health		
Commission paid:									
Direct	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted	20,732	-	-	-	-	-	-	-	20,732
Less: Commission on Re-insurance Ceded	(59,890)	-	(82)	(327)	(575)	(5)	-	(147,465)	(208,344)
Net Commission	(39,159)	-	(82)	(327)	(575)	(5)	-	(147,465)	(187,612)

(₹ in '000)

Particulars	For the year ended 31 March 2019								
	Fire	Marine		Miscellaneous				Life	Total
		Hull	Others	Engineering	Crop	Liability	Health		
Commission paid:									
Direct	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted	88,788	-	-	-	-	-	-	-	88,788
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	(40,347)	(40,347)
Net Commission	88,788	-	-	-	-	-	-	(40,347)	48,441

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

	Particulars	For the year ended 31 March 2020							Life	Total
		Fire	Marine		Miscellaneous					
			Hull	Others	Engineering	Crop	Liability	Health		
1	Employees' remuneration & welfare benefits	4,025	-	90	358	630	5	4,415	80,712	90,236
2	Travel, conveyance and vehicle running expenses	301	-	7	27	47	1	331	3,252	3,965
3	Training expenses	37	-	1	3	6	0	41	172	261
4	Rents, rates & taxes	284	-	6	25	44	1	312	3,957	4,630
5	Repairs	106	-	2	9	17	0	116	1,525	1,776
6	Printing & stationery	18	-	0	2	3	0	19	240	281
7	Communication	111	-	3	10	17	0	122	1,564	1,827
8	Legal & professional charges	304	-	7	27	48	0	333	4,017	4,735
9	Auditors' fees, expenses etc									
	(a) as auditor	92	-	2	8	14	0	101	1,282	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	31	-	1	3	5	0	34	426	500
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-
	(d) out of Pocket expenses	-	-	-	-	-	-	-	3	3
10	Advertisement and publicity	118	-	3	11	18	0	129	1,650	1,929
11	Interest & Bank Charges	(0)	-	(0)	(0)	(0)	(0)	(0)	35	35
12	Depreciation	190	-	4	17	30	0	208	2,643	3,092
13	Others									
	(a) Information Technology Cost	1,876	-	42	167	294	2	2,058	13,542	17,982
	(b) Management Expenses Allocation	2,946	-	66	262	461	4	3,232	14,946	21,918
	(c) General & Other Insurance Expenses	241	-	5	21	38	1	265	14,082	14,653
	TOTAL	10,680	-	239	950	1,672	14	11,716	144,051	169,323

(₹ in '000)

	Particulars	For the year ended 31 March 2019							Life	Total
		Fire	Marine		Miscellaneous					
			Hull	Others	Engineering	Crop	Liability	Health		
1	Employees' remuneration & welfare benefits	7,378	-	155	24	-	9	402	64,939	72,907
2	Travel, conveyance and vehicle running expenses	468	-	10	2	-	1	25	3,083	3,588
3	Training expenses	1	-	0	0	-	0	0	65	66
4	Rents, rates & taxes	581	-	12	2	-	1	32	4,003	4,630
5	Repairs	168	-	4	1	-	0	9	1,160	1,342
6	Printing & stationery	35	-	1	0	-	0	2	239	277
7	Communication	243	-	5	1	-	1	13	1,421	1,684
8	Legal & professional charges	707	-	15	2	-	1	38	6,660	7,423
9	Auditors' fees, expenses etc									
	(a) as auditor	144	-	3	0	-	0	8	1,345	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-
	(d) out of Pocket expenses	-	-	-	-	-	-	-	14	14
10	Advertisement and publicity	80	-	2	0	-	0	4	755	841
11	Interest & Bank Charges	7	-	0	0	-	0	0	38	45
12	Depreciation	334	-	7	1	-	0	18	2,303	2,663
13	Others									
	(a) Information Technology Cost	7,362	-	155	24	-	9	401	9,663	17,614
	(b) Management Expenses Allocation	9,831	-	207	32	-	12	535	28,801	39,418
	(c) General & Other Insurance Expenses	619	-	7	1	-	0	19	2,961	3,608
	TOTAL	27,958	-	583	90	-	34	1,506	127,449	157,620

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

SHARE CAPITAL

(₹ in '000)

	Particulars	As at 31 March 2020	As at 31 March 2019
1	Authorised Capital	Not applicable *	
2	Issued Capital		
3	Subscribed Capital		
4	Called-up Capital		
	Equity Shares of Rs.each		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Total		

*Not applicable as per Para 4 part (ii) of IRDAI Circular Ref. IRDA/F&A/CIR/CPM/056/03/2016.

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

SHARE CAPITAL

PATTERN OF SHAREHOLDING

(₹ in '000)

Shareholder	As at 31 March 2020		As at 31 March 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters	Not Applicable*			
· Indian				
· Foreign				
Others				
Total				

*Not applicable as per Para 4 part (ii) of IRDAI Circular Ref. IRDA/F&A/CIR/CPM/056/03/2016.

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

RESERVES AND SURPLUS

(₹ in '000)

Particulars		As at 31 March 2020	As at 31 March 2019
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	124,252	-
TOTAL		124,252	-

PERIODIC DISCLOSURES

FORM NL--11-BORROWINGS SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

BORROWINGS

(₹ in '000)

	Particulars	As at 31 March 2020	As at 31 March 2019
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

INVESTMENTS- SHAREHOLDERS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
LONG TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	2,046,154	2,056,568
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(i) 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 Social Sector	202,199	557,117
5. Other than Approved Investments	-	-
SUB - TOTAL (A)	2,248,353	2,613,685
SHORT TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	1,646,820	1,488,998
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(a) Derivative Instruments	-	-
(b) Debentures/ Bonds	-	-
(c) Other Securities (to be specified)	-	183,572
(d) Subsidiaries	-	-
(e) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure and Social Sector	604,365	200,586
5. Other than Approved Investments	-	-
SUB -TOTAL (B)	2,251,185	1,873,156
TOTAL (A+B)	4,499,538	4,486,841

Notes:

Aggregate book value and market value of securities, other than equity and Mutual Fund:

Book Value	4,499,538	4,486,841
Market Value	4,571,428	4,512,054

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

INVESTMENTS- POLICYHOLDERS

(₹ in '000)

Particulars	As at March 31, 2020	As at March 31, 2019
LONG TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	490,407	520,135
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(i) 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 Social Sector	48,462	140,903
5. Other than Approved Investments	-	-
SUB - TOTAL (A)	538,869	661,038
SHORT TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	394,697	376,588
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(a) Derivative Instruments	-	-
(b) Debentures/ Bonds	-	-
(c) Other Securities (Bank Deposits)	-	46,428
(d) Subsidiaries	-	-
(e) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure and Social Sector	144,850	50,731
5. Other than Approved Investments	-	-
SUB -TOTAL (B)	539,547	473,747
TOTAL (A+B)	1,078,416	1,134,785

Notes:

Aggregate book value and market value of securities, other than equity and Mutual Fund:

Book Value	1,078,416	1,134,785
Market Value	1,095,645	1,141,161

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

LOANS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities	-	-
(c) Loans against policies	-	-
(d) Others	-	-
Unsecured	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others (to be specified)	-	-
TOTAL	-	-
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	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

FIXED ASSETS

(₹ in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening Balance	Additions during the year	Deductions during the year	As at 31 March 2020	Opening Balance	For the Year	On Sales/ Adjustments	As at 31 March 2020	As at 31 March 2020	As at 31 March 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	2,801	593	-	3,394	156	950	-	1,106	2,288	2,645
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	4,998	-	-	4,998	1,401	1,121	-	2,522	2,476	3,597
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	678	-	-	678	268	215	-	483	195	410
Information Technology Equipment	2,764	123	11	2,876	1,452	673	5	2,120	756	1,313
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	519	218	106	631	261	134	100	295	337	258
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	11,760	934	117	12,578	3,538	3,093	105	6,526	6,052	8,223
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	11,760	934	117	12,578	3,538	3,093	105	6,526	6,052	8,223
Previous Year	7,828	4,020	88	11,760	959	2,661	83	3,537		

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
1. Cash (including cheques, drafts and stamps)	17	19
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	316,368	244,070
(c) Others (to be specified)	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
4. Others	-	-
TOTAL	316,385	244,089
Balances with non-scheduled banks included in 2 and 3 above	-	-
In India	316,385	244,089
Outside India	-	-
TOTAL	316,385	244,089

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
ADVANCES		
1. Reserve deposits with ceding companies	-	-
2. Application money for investments	-	-
3. Prepayments	753	547
4. Advances to Directors/Officers	-	-
5. Advance tax paid and taxes deducted at source (Net of provision for taxation)	198,643	133,410
6. Others		
Advance to Suppliers	156	785
Advance to employees	-	-
Less : Provision for doubtful advances	-	-
TOTAL (A)	199,552	134,742
OTHER ASSETS		
1. Income accrued on investments	140,001	116,055
2. Outstanding Premiums	2,189,902	571,906
3. Agents' Balances	-	-
4. Foreign Agencies Balances	-	-
5. Due from other entities carrying on insurance business (including reinsurers)	-	-
6. Due from subsidiaries/ holding	-	-
7 Current Account of Head office	-	-
8. Others Assets		
Refundable Deposits	2,315	2,315
Unutilised Input tax credit	89,667	75,234
TOTAL (B)	2,421,885	765,510
TOTAL (A+B)	2,621,437	900,252

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
1. Agents' Balances	-	-
2. Balances due to other insurance companies	51,161	279,898
3. Deposits held on re-insurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	-	-
6. Sundry creditors	10,593	10,265
7. Due to subsidiaries/ holding company	-	-
8. Claims Outstanding	2,242,279	898,006
11. Head Office Current Account	125,731	94,028
12. Others		
- Statutory dues	158,778	179,370
TOTAL	2,588,542	1,461,567

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

PROVISIONS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
1. Reserve for Unexpired Risk	969,021	525,577
2. Reserve for Premium Deficiency	5,857	3,209
3. For taxation (less advance tax paid and taxes deducted at source)	-	-
4. For proposed dividends	-	-
5. For dividend distribution tax	-	-
6. Others		
Provision for Employee Benefits	6,474	4,518
TOTAL	981,352	533,304

PERIODIC DISCLOSURES

FORM NL-19-MISC EXPENDITURE SCHEDULE

General Reinsurance AG - India Branch

Registration No. **FRB/008**

Date of Registration with the IRDAI: **09 May 2017**

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
1. Discount allowed in issue of shares/debentures	-	-
2. Others	-	-
Total	-	-

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

Receipts and Payments A/c (direct basis)

(₹ in '000)

Particulars	For the year ended 31 March 2020	For the year ended 31 March 2019
A) CASH FLOWS FROM THE OPERATING ACTIVITIES:		
1. Premium received from Cedants	2,319,133	1,728,900
2. Payments of claims	(1,588,071)	(854,431)
3. Payments to the re-insurers, net of commissions and claims	(713,582)	-
4. Payment of Commission	(27,700)	(76,634)
5. Payments of Operating expenses	(132,376)	(101,638)
6. Income taxes paid (Net)	(126,619)	(111,581)
7. Goods and Service Tax Paid	(64,108)	43,013
8. Deposits, advances and staff loans	629	(684)
Net cash flow from operating activities (A)	(332,693)	626,946
B) CASH FLOWS FROM INVESTING ACTIVITIES:		
1. Rents/Interests/ Dividends received	333,447	210,794
2. Purchases of investments	(5,677,361)	(8,401,751)
3. Sale/ Redemption/ Maturity of Investments	5,750,700	4,372,000
4. Purchase of Fixed assets	(584)	(4,020)
5. Expenses related to investments	(1,213)	(1,255)
Net cash flow from investing activities	404,989	(3,824,232)
C) CASH FLOWS FROM FINANCING ACTIVITIES:		
1. Received from Head office towards assigned capital	-	1,454,492
Net cash flow from financing activities (C)	-	1,454,492
Net increase in cash and cash equivalents (A+B+C)	72,296	(1,742,796)
Cash and Cash Equivalents at the beginning of period	244,089	1,986,885
Cash and Cash Equivalents at the end of period	316,385	244,089

PERIODIC DISCLOSURES

FORM NL-21 - STATEMENT OF LIABILITIES

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

(₹ in Lakhs)

Statement of Liabilities									
Sl.No.	Particular	As at 31 March 2020				As at 31 March 2019			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	757	375	458	1,589	927	-	172	1,099
2	Marine								
a	Marine Cargo	-	-	35	35	-	-	32	32
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	8	7	38	53	-	-	4	4
c	Agriculture	-	-	118	118	-	-	-	-
d	Liabilities	1	-	4	6	2	-	4	5
4	Life	6,467	11,912	4,923	23,302	4,247	4,340	2,712	11,299
5	Health Insurance	2,456	37	204	2,697	80	6	8	94
6	Total Liabilities	9,690	12,331	5,779	27,800	5,256	4,346	2,933	12,534



PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

GROSS DIRECT PREMIUM UNDERWRITTEN FOR YEAR ENDED 31 MARCH 2020 (PREVIOUS YEAR: 31 MARCH 2019)

(₹ in Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Liability insurance	Personal Accident	Medical Insurance	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
Not Applicable													

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

Statement for the year ended 31 March 2020

(₹ in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	2	16,755	-	-	100.00
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	-	-	-	-	-
6	Domestic Capacity	-	-	-	-	-
	Total	2	16,755	-	-	100.00

PERIODIC DISCLOSURES

FORM NL-24 AGEING OF CLAIMS

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

Statement for the year ended 31 March 2020

(₹ in Lakhs)

Ageing of Claims											
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid			
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year					
1	Fire	Not Applicable									
2	Marine Cargo										
3	Marine Hull										
4	Engineering										
5	Motor OD										
6	Motor TP										
7	Health										
8	Overseas Travel										
9	Personal Accident										
10	Liability										
11	Crop										
12	Miscellaneous										

PERIODIC DISCLOSURES

FORM NL-25 CLAIMS DATA FOR NON-LIFE

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

Statement for the year ended 31 March 2020

Sl. No.	Claims Experience	No. of claims only												
		Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous
1	Claims O/S at the beginning of the period	Not Applicable												
2	Claims reported during the period													
3	Claims Settled during the period													
4	Claims Repudiated during the period													
5	Claims closed during the period													
6	Claims O/S at End of the period													
	Less than 3months													
	3 months to 6 months													
	6months to 1 year													
	1year and above													

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

Solvency as at 31 March 2020

Required Solvency Margin based on Net Premium and Net Incurred Claims

(₹ in Lacs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	2,448	769	1,709	796	245	256	256
2	Marine Cargo	55	27	19	12	7	3	7
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	218	109	88	43	22	13	22
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	3	2	2	1	0	0	0
8	Crop	383	192	236	118	38	35	38
9	Health	2,686	2,686	236	236	537	71	537
10	Life	-	-	-	-	-	-	18,996
	Total	5,793	3,784	2,291	1,206	849	380	19,857

PERIODIC DISCLOSURES

FORM NL-27 OFFICES INFORMATION FOR NON-LIFE

General Reinsurance AG - India Branch

Registration No. : **FRB/008**

Date of Registration with IRDAI: **9-May-2017**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	0
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	0
6	No. of branches at the end of the year	1
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	1

PERIODIC DISCLOSURES

NL 28- STATEMENT OF ASSETS 3B

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

Statement as on: 31 March 2020

Statement of Investment Assets

Section I

(₹ in Lacs)

No	PARTICULARS	SCH ++	AMOUNT
1	Investments	8	55,780
2	Loans	9	-
3	Fixed Assets	10	61
4	Current Assets		-
	a. Cash & Bank Balance	11	3,164
	b. Advances & Other Assets	12	26,214
5	Current Liabilities		-
	a. Current Liabilities	13	25,885
	b. Provisions	14	9,814
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		49,520
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	61
3	Cash & Bank Balance (if any)	11	3,164
4	Advances & Other Assets (if any)	12	26,214
5	Current Liabilities	13	25,885
6	Provisions	14	9,814
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)	TOTAL (B)	(6,260)
	'Investment Assets' As per FORM 3B	(A-B)	55,780

Section II

(₹ in Lacs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	Funds representing Solvency Margin (FRSM)						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	36,930	8,851	45,781	82%	-	45,781	46,636
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	36,930	8,851	45,781	82%	-	45,781	46,636
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%	-	8,066	1,933	9,999	18%	-	9,999	10,035
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding	-	-	-	-	0%	-	-	-
	c. Other Investments (Deposit with Scheduled Banks)		-	-	-	-	-	-	-	-
	Investment Assets	100%	-	44,995	10,784	55,780	100%		55,780	56,671

PERIODIC DISCLOSURES

FORM NL-29 DETAIL REGARDING DEBT SECURITIES

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

(₹ in Lacs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31 March 2020	as % of total for this class	As at 31 March 2019	as % of total for this class	As at 31 March 2020	as % of total for this class	As at 31 March 2019	as % of total for this class
Break down by credit rating								
AAA rated	10,035	18%	9,494	18%	9,999	18%	9,493	18%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	46,636	82%	44,738	82%	45,781	82%	44,423	82%
Total	56,671	100%	54,232	100%	55,780	100%	53,916	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	28,353	50%	21,293	39%	27,907	50%	21,169	39%
more than 1 year and upto 3years	25,714	45%	32,939	61%	25,310	45%	32,747	61%
More than 3years and up to 7years	2,603	5%	-	-	2,562	5%	-	-
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
above 10 years	-	-	-	-	-	-	-	-
Total	56,671	100%	54,232	100%	55,780	100%	53,916	100%
Breakdown by type of the issuer								
a. Central Government	46,636	82%	44,738	82%	45,781	82%	44,423	82%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	10,035	18%	9,494	18%	9,999	18%	9,493	18%
Total	56,671	100%	54,232	100%	55,780	100%	53,916	100%

* Central Govt Securities

PERIODIC DISCLOSURES

FORM NL-31 : RELATED PARTY TRANSACTIONS

General Reinsurance AG - India Branch

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

(₹ in Lacs)

Related Party Transactions					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the year ended 31 March 2020	For the year ended 31 March 2019
1	General Reinsurance AG- Cologne	Head office	Assigned Capital Infusion	-	(14,545)
			Information Technology cost and Management expenses	390	569
			Reimbursements, Tax Refund	140	(51)
2	General Reinsurance Corporation	Holding Company of Head Office	Retrocession Premium	2,009	-
			Commission - on Retrocession	(609)	-
			Claims - Retrocession Treaty	(78)	-
3	General Re Life Corporation	Fellow Subsidiary of Head Office	Retrocession Premium	14,747	4,035
			Commission - on Retrocession	(1,475)	(403)
			Claims - Retrocession Treaty	(9,704)	(722)
4	Key Managerial Person	KMP	Managerial Remuneration	283	340



PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

General Reinsurance AG - India Branch
Registration No. : **FRB/008**
Date of Registration with IRDAI: **9-May-2017**

Date: **31-Mar-2020**

Products Information							
List below the products and/or add-ons introduced during the period							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
Not Applicable							

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII

General Reinsurance AG - India Branch

Registration No. : **FRB/008**

Date of Registration with IRDAI: **9-May-2017**

Solvency for the year ended 31 March 2020

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		37,570
	Deduct:		
2	Liabilities (Current liabilities as per Balance sheet)		25,885
3	Other Liabilities (Provisions as per Balance sheet)		9,814
4	Excess in Policyholders' Funds (1-2-3)		1,872
5	Available Assets in Shareholders' Funds		47,587
	Deduct:		
6	Other Liabilities		1
7	Excess in Shareholders' Funds (5-6)		47,587
8	Total Available Solvency Margin [ASM]		49,459
9	Total Required Solvency Margin [RSM]		19,857
10	Solvency Ratio (Total ASM/Total RSM)		249%

PERIODIC DISCLOSURES

FORM NL-34 EXECUTIVE COMMITTEE OF MANAGEMENT & KEY PERSONS

General Reinsurance AG - India Branch

Registration No. : **FRB/008**

Date of Registration with IRDAI: **9-May-2017**

Executive Committee Of Management & Key Persons

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Sanjeeb Kumar	Chief Executive Officer	w.e.f 24th Dec 2019
2	Venkatesh N Chakravarty	Chief Executive Officer	up to 31 Aug 2019
3	Vinod Rathi	Chief Financial Officer	-
4	Varsha M Gujarati	Chief Underwriter	-
5	Rakesh Kumar	Chief Risk Officer	-



PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A
General Reinsurance AG - India Branch
Registration No. FRB/008
Date of Registration with IRDAI: 9-May-2017

Statement as on: 31 March 2020

(₹ in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
NIL																	

PERIODIC DISCLOSURES

FORM NL-36-YIELD ON INVESTMENTS

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

Statement as on 31 March 2020

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Jan to Mar 2020)				Year to Date (Current Year 2019-20)				Year to Date (Previous Year 2018-19)			
			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	41,474	703	1.70%	1.70%	35,772	2,466	6.89%	6.89%	28,469	1,969	6.92%	6.92%
2	Central Government Treasury Bills	CTRB	4,422	61	1.37%	1.37%	9,349	595	6.36%	6.36%	8,398	534	6.36%	6.36%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	10,102	195	1.93%	1.93%	10,283	799	7.77%	7.77%	8,032	610	7.60%	7.60%
4	Deposits - Deposit with Scheduled Banks, Fis	ECDB	2,604	24	0.92%	0.92%	1,870	50	2.68%	2.68%	1,263	52	4.12%	4.12%
	TOTAL		58,603	983	1.68%	1.68%	57,275	3,911	6.83%	6.83%	46,162	3,166	6.86%	6.86%

1. Based on daily simple Average of Investments

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

Statement as on 31 March 2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter</i>	-NIL-							
B.	<i>As on Date</i>								

PERIODIC DISCLOSURES

FORM NL-38 QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

(Rs in Lakhs)

Quarterly Business Returns across line of Business for the year ended 31 March, 2020									
Sl.No.	Line of Business	Current Quarter		Current Quarter		Up to the period (FY-19-20)		Up to the period (FY-18-19)	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire					2,448		1,848	
2	Cargo & Hull					55		39	
3	Motor					-		-	
4	Engineering					218		6	
5	Workmen's Compensation					-		-	
6	Employer's Liability					-		-	
7	Aviation					-	Not Applicable	-	Not Applicable
8	Personal Accident					-		-	
9	Health					2,686		101	
10	Liability					3		2	
11	Agriculture					383		-	
12	Life					33,592		17,410	

Note:

1. Premium stands for amount of premium on reinsurance accepted.
2. Branch operates in reinsurance business, hence doesn't have policies related information for above disclosure.
3. No information available on quarterly basis.

PERIODIC DISCLOSURES

FORM NL-39 RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

(Rs in Lakhs)

Rural & Social Obligations for the year ended 31 March 2020								
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured			
1	Fire	Rural						
		Social						
2	Cargo & Hull	Rural						
		Social						
3	Motor TP	Rural						
		Social						
4	Motor OD	Rural						
		Social						
5	Engineering	Rural						
		Social						
6	Workmen's Compensation	Rural				Not Applicable		
		Social						
7	Employer's Liability	Rural						
		Social						
8	Aviation	Rural						
		Social						
9	Personal Accident	Rural						
		Social						
10	Health	Rural						
		Social						
11	Others*	Rural						
		Social						

PERIODIC DISCLOSURES

FORM NL-40 BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels for the year ended 31 March 2020							
		Current Quarter		Same quarter Previous Year		Up to the period (FY 19-20)		Up to the period (FY 18-19)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	Not Applicable				Not Applicable		Not Applicable	
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business								
	Total (A)					39,385			19,406
						39,385			19,406
1	Referral (B)								
	Grand Total (A+B)					39,385			19,406

Note:

1. Premium means amount of premium received from business acquired by the source
2. Branch operates in reinsurance business, hence doesn't have policies related information for above disclosure

PERIODIC DISCLOSURES

FORM NL-41 GREIVANCE DISPOSAL

General Reinsurance AG - India Branch

Registration No. FRB/008

Date of Registration with the IRDAI: 09 May 2017

(Rs in Lakhs)

GRIEVANCE DISPOSAL							
SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	-	-	-	-	-	-
	a) Sales Related	-	-	-	-	-	-
	b) Policy Administration Related	-	-	-	-	-	-
	c) Insurance Policy Coverage related	-	-	-	-	-	-
	d) Claims related	-	-	-	-	-	-
	e) others	-	-	-	-	-	-
	d) Total Number	-	-	-	-	-	-

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	-	-	-
	b) Greater than 15 days	-	-	-
	Total Number	-	-	-



The people behind the promise.

General Reinsurance AG

India Branch

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