



General Reinsurance AG India Branch

Registration No. FRB/008

**Public Disclosure
2020–2021**

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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, 2021

(₹ in '000)

Particulars	Schedule	For the year ended 31 March 2021	For the year ended 31 March 2020
		Total	Total
Premiums Earned (Net)	NL-4-Premium Schedule	22,20,023	18,19,550
Profit/ (Loss) on Sale/Redemption of Investments		(5)	-
Interest, Dividends & Rent -Gross			69,876
(Amortisation)/ Accretion of Premium/ Discount		1,80,085	5,736
Others		(31,198)	-
TOTAL (A)		23,68,905	18,95,162
Claims Incurred (Net)	NL-5-Claims Schedule	25,81,588	19,66,034
Commission (Net)	NL-6-Commission Schedule	(98,884)	(1,87,612)
Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,87,136	1,69,323
Premium Deficiency		77,515	2,648
TOTAL (B)		27,47,354	19,50,393
Operating Profit/(Loss) C= (A - B)		(3,78,449)	(55,231)
APPROPRIATIONS			
Transfer to Shareholders' Account		(3,78,449)	(55,231)
Transfer to Catastrophe Reserve		-	-
Transfer to Other Reserves		-	-
TOTAL (C)		-	-

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, 2021

(₹ in '000)

	Particulars	Schedule	For the year ended 31 March 2021	For the year ended 31 March 2020
1	Operating Profit/(Loss)			
	(a) Life Insurance		(4,57,165)	(1,15,939)
	(b) Fire Insurance		71,979	44,770
	(c) Marine Insurance		(512)	2,469
	(d) Miscellaneous Insurance		7,248	13,469
2	Income from Investments			
	(a) Interest, Dividend & Rent – Gross		2,91,992	2,91,552
	(b) Profit on sale of investments		(9)	-
	(C) Amortisation of Discount/(Premium)		(50,585)	23,930
3	Other Income		9,370	-
	TOTAL (A)		(1,27,680)	2,60,251
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		5,972	1,301
	(b) Bad debts written off		-	-
	(c) Others (To be specified)		-	-
	TOTAL (B)		5,972	1,301
	Profit/(Loss) Before Tax		(1,33,652)	2,58,950
	Provision for Taxation			
	(a) Current Tax		276	86,335
	(b) Deferred tax		-	-
	Profit/(Loss) Before Tax		(1,33,928)	1,72,615
	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		1,24,252	(48,363)
	Balance carried forward to Balance Sheet		(9,675)	1,24,252
	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 2021

(₹ in '000)

Particulars	Schedule	As at 31 March 2021	As at 31 March 2020
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	1,24,252
Head Office Account- Assigned Capital		55,65,563	48,27,683
Fair Value Change Account		-	-
BORROWINGS			
	NL-11-Borrowings Schedule	-	-
Total		55,65,563	49,51,935
APPLICATION OF FUNDS			
Investments -Shareholders	NL-12-Investment Schedule	49,09,108	44,99,538
Investments -Policyholders	NL-12-Investment Schedule	30,27,669	10,78,416
Loans	NL-13-Loan Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	4,482	6,052
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	3,68,656	3,16,385
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	23,64,590	26,21,437
Sub-Total (A)		27,33,246	29,37,822
Current Liabilities	NL-17-Current Liabilities Schedule	36,66,612	25,88,542
Provisions	NL-18-Provisions Schedule	14,52,006	9,81,352
Sub-Total (B)		51,18,618	35,69,894
NET CURRENT ASSETS (C) = (A - B)		(23,85,373)	(6,32,072)
Miscellaneous Expenditure (To The Extent Not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance In Profit and Loss Account		9,675	-
Total		55,65,563	49,51,935

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 2021									Life	Total
	Fire	Marine		Miscellaneous							
		Hull	Others	Engineering	Crop	Motor	Liability	Health			
Premium from Direct Business Written :	-	-	-	-	-	-	-	-	-	-	-
Add : Premium on Reinsurance Accepted	2,23,703	-	8,910	7,218	-	1,897	930	3,66,132	35,48,396	41,57,186	
Less : Premium on Reinsurance Ceded	1,11,851	-	4,455	3,609	-	949	465	-	14,24,132	15,45,461	
Net Premium	1,11,851	-	4,455	3,609	-	949	465	3,66,132	21,24,264	26,11,725	
Adjustment for change in reserve for unexpired risks	(1,077)	-	154	(469)	-	-	254	1,74,511	2,18,328	3,91,702	
Premium Earned (Net)	1,12,928	-	4,301	4,078	-	949	211	1,91,621	19,05,936	22,20,023	

(₹ in '000)

Particulars	For the year ended 31 March 2020									Life	Total
	Fire	Marine		Miscellaneous							
		Hull	Others	Engineering	Crop	Motor	Liability	Health			
Premium from Direct Business Written :	-	-	-	-	-	-	-	-	-	-	-
Add : Premium on Reinsurance Accepted	2,44,812	-	5,490	21,794	38,326	-	313	2,68,558	33,59,231	39,38,524	
Less : Premium on Reinsurance Ceded	1,67,961	-	2,745	10,855	19,163	-	156	-	14,74,650	16,75,530	
Net Premium	76,851	-	2,745	10,939	19,163	-	157	2,68,558	18,84,581	22,62,994	
Adjustment for change in reserve for unexpired risks	(16,994)	-	-	836	-	-	(63)	2,37,634	2,22,030	4,43,444	
Premium Earned (Net)	93,845	-	2,745	10,103	19,163	-	220	30,924	16,62,551	18,19,550	

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 2021									
	Fire	Marine		Miscellaneous					Life	Total
		Hull	Others	Engineering	Crop	Motor	Liability	Health		
Claims Paid Direct	-	-	-	-	-	-	-	-	-	-
Add : Reinsurance Accepted	19,706	-	162	1,042	-	-	-	20,746	30,43,440	30,85,096
Less : Reinsurance Ceded	9,853	-	81	521	-	-	-	-	14,24,901	14,35,356
Net Claims Paid	9,853	-	81	521	-	-	-	20,746	16,18,539	16,49,740
Claims Outstanding (including IBNR & IBNER)										
Add : Claims Outstanding at the close of the period	1,15,961	-	8,081	4,277	16,950	699	541	1,35,799	24,60,553	27,42,860
Less: Claims Outstanding at the beginning of the period	83,248	-	3,454	4,510	11,799	-	443	24,097	16,83,462	18,11,012
Total Claims Incurred	42,566	-	4,708	288	5,151	699	98	1,32,448	23,95,630	25,81,588

(₹ in '000)

Particulars	For the year ended 31 March 2020									
	Fire	Marine		Miscellaneous					Life	Total
		Hull	Others	Engineering	Crop	Motor	Liability	Health		
Claims Paid Direct	-	-	-	-	-	-	-	-	-	-
Add : Reinsurance Accepted	21,258	-	-	355	-	-	-	916	15,18,204	15,40,733
Less : Reinsurance Ceded	7,668	-	-	177	-	-	-	-	6,50,038	6,57,883
Net Claims Paid	13,590	-	-	178	-	-	-	916	8,68,166	8,82,850
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	16,83,462	18,11,012
Less: Claims Outstanding at the beginning of the period	17,232	-	3,230	411	-	-	357	1,365	7,05,233	7,27,828
Total Claims Incurred	79,606	-	224	4,277	11,799	-	86	23,648	18,46,395	19,66,034

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 2021									
	Fire	Marine		Miscellaneous					Life	Total
		Hull	Others	Engineering	Crop	Motor	Liability	Health		
Commission paid:										
Direct	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted	20,564	-	-	-	-	-	-	43,746	-	64,310
Less: Commission on Re-insurance Ceded	(20,639)	-	(67)	(54)	-	(14)	(7)	-	(1,42,413)	(1,63,194)
Net Commission	(75)	-	(67)	(54)	-	(14)	(7)	43,746	(1,42,413)	(98,884)

(₹ in '000)

Particulars	For the year ended 31 March 2020									
	Fire	Marine		Miscellaneous					Life	Total
		Hull	Others	Engineering	Crop	Motor	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)	-	(1,47,465)	(2,08,344)
Net Commission	(39,159)	-	(82)	(327)	(575)	-	(5)	-	(1,47,465)	(1,87,612)

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 2021									
		Fire	Marine		Miscellaneous					Life	Total
			Hull	Others	Engineering	Crop	Motor	Liability	Health		
1	Employees' remuneration & welfare benefits	4,539	-	181	146	-	38	19	7,430	82,985	95,339
2	Travel, conveyance and vehicle running expenses	(15)	-	(1)	(0)	-	(0)	(0)	(25)	(354)	(395)
3	Training expenses	1	-	0	0	-	0	0	2	27	30
4	Rents, rates & taxes	279	-	11	9	-	2	1	457	4,217	4,977
5	Repairs	54	-	2	2	-	0	0	88	811	957
6	Printing & stationery	2	-	0	0	-	0	0	3	32	38
7	Communication	103	-	4	3	-	1	0	168	1,530	1,810
8	Legal & professional charges	315	-	13	10	-	3	1	515	4,842	5,698
9	Auditors' fees, expenses etc									0	
	(a) as auditor	83	-	3	3	-	1	0	136	1,274	1,500
	(b) as adviser or in any other capacity, in respect of										
	(i) Taxation matters	14	-	1	0	-	0	0	23	212	250
	(ii) Insurance matters	-	-	-	-	-	-	-	-	0	0
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-
	(d) out of Pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	(33)	-	(1)	(1)	-	(0)	(0)	(53)	(501)	(590)
11	Interest & Bank Charges	2	-	0	0	-	0	0	3	29	34
12	Depreciation	181	-	7	6	-	2	1	297	2,735	3,228
13	Others	-	-	-	-	-	-	-	-	0	
	(a) Information Technology Cost	2,043	-	81	66	-	17	8	3,344	17,207	22,768
	(b) Management Expenses Allocation	4,191	-	167	135	-	36	17	6,859	29,393	40,798
	(c) General & Other Insurance Expenses	566	-	23	18	-	5	2	927	9,152	10,693
	TOTAL	12,326	-	491	398	-	105	51	20,174	1,53,591	1,87,136

(₹ in '000)

	Particulars	For the year ended 31 March 2020									
		Fire	Marine		Miscellaneous					Life	Total
			Hull	Others	Engineering	Crop	Motor	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	1,44,051	1,69,323

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 2021	As at 31 March 2020
1	Authorised Capital	Not applicable *	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 2021		As at 31 March 2020	
	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 2021	As at 31 March 2020
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	-	1,24,252
TOTAL	-	1,24,252

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 2021	As at 31 March 2020
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 2021	As at 31 March 2020
LONG TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	21,86,632	20,46,154
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	6,31,971	2,02,199
5. Other than Approved Investments	-	-
SUB - TOTAL (A)	28,18,603	22,48,353
SHORT TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	18,35,923	16,46,820
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)	-	-
(d) Subsidiaries	-	-
(e) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure and Social Sector	2,54,582	6,04,365
5. Other than Approved Investments	-	-
SUB - TOTAL (B)	20,90,505	22,51,185
TOTAL (A+B)	49,09,108	44,99,538

Notes:

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

Book Value	49,09,108	44,99,538
Market Value	49,47,847	45,71,428

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, 2021	As at March 31, 2020
LONG TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	13,48,595	4,90,407
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares	-	-
(l) 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	3,89,765	48,462
5. Other than Approved Investments	-	-
SUB - TOTAL (A)	17,38,360	5,38,869
SHORT TERM INVESTMENTS		
1. Government securities and Government guaranteed bonds including Treasury Bills	11,32,297	3,94,697
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)	-	-
(d) Subsidiaries	-	-
(e) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure and Social Sector	1,57,012	1,44,850
5. Other than Approved Investments	-	-
SUB - TOTAL (B)	12,89,309	5,39,547
TOTAL (A+B)	30,27,669	10,78,416

Notes:

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

Book Value	30,27,669	10,78,416
Market Value	30,51,561	10,95,645

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 2021	As at 31 March 2020
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 2021	Opening Balance	For the Year	On Sales/ Adjustments	As at 31 March 2021	As at 31 March 2021	As at 31 March 2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	3,394	-	-	3,394	1,106	1,131	-	2,237	1,157	2,288
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	4,998	-	-	4,998	2,522	1,121	-	3,643	1,355	2,476
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	678	-	-	678	483	161	-	644	34	195
Information Technology Equipment	2,876	1,607	-	4,483	2,120	653	-	2,773	1,710	756
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	631	53	28	658	295	162	25	432	226	337
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	12,578	1,660	28	14,211	6,526	3,228	25	9,729	4,482	6,052
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	12,578	1,660	28	14,211	6,526	3,228	25	9,729	4,482	6,052
Previous Year	11,760	934	117	12,578	3,537	3,093	105	6,526		

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 2021	As at 31 March 2020
1. Cash (including cheques, drafts and stamps)	9	17
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	3,68,647	3,16,368
(c) Others (to be specified)	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
4. Others	-	-
TOTAL	3,68,656	3,16,385
Balances with non-scheduled banks included in 2 and 3 above	-	-
In India	3,68,656	3,16,385
Outside India	-	-
TOTAL	3,68,656	3,16,385

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 2021	As at 31 March 2020
ADVANCES		
1. Reserve deposits with ceding companies	-	-
2. Application money for investments	-	-
3. Prepayments	888	753
4. Advances to Directors/Officers	-	-
5. Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,42,252	1,98,643
6. Others		
Advance to Suppliers	-	156
Advance to employees	-	-
Less : Provision for doubtful advances	-	-
TOTAL (A)	2,43,140	1,99,552
OTHER ASSETS		
1. Income accrued on investments	1,85,134	1,40,001
2. Outstanding Premiums	16,13,812	21,89,902
3. Agents' Balances	-	-
4. Foreign Agencies Balances	-	-
5. Due from other entities carrying on insurance business (including reinsurers)	2,38,926	-
6. Due from subsidiaries/ holding	-	-
7 Current Account of Head office	-	-
8. Others Assets		
Refundable Deposits	2,315	2,315
Unutilised Input tax credit	81,263	89,667
TOTAL (B)	21,21,450	24,21,885
TOTAL (A+B)	23,64,590	26,21,437

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 2021	As at 31 March 2020
1. Agents' Balances	-	-
2. Balances due to other insurance companies	41,061	51,161
3. Deposits held on re-insurance ceded	-	-
4. Premiums received in advance	-	-
5. Unallocated Premium	-	-
6. Sundry creditors	13,134	10,593
7. Due to subsidiaries/ holding company	-	-
8. Claims Outstanding	33,95,251	22,42,279
11. Head Office Current Account	15,446	1,25,731
12. Others		
- Statutory dues	2,01,720	1,58,778
TOTAL	36,66,612	25,88,542

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 2021	As at 31 March 2020
1. Reserve for Unexpired Risk	13,60,723	9,69,021
2. Reserve for Premium Deficiency	83,371	5,857
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	7,912	6,474
TOTAL	14,52,006	9,81,352

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 2021	As at 31 March 2020
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 2021	For the year ended 31 March 2020
A) CASH FLOWS FROM THE OPERATING ACTIVITIES:		
1. Premium received from Cedants	46,99,914	23,19,133
2. Payments of claims	(31,48,922)	(15,88,071)
3. Payments to the re-insurers, net of commissions and claims	66,879	(7,13,582)
4. Payment of Commission	(33,572)	(27,700)
5. Payments of Operating expenses	(2,90,052)	(1,32,376)
6. Income taxes paid (Net)	(31,326)	(1,26,619)
7. Goods and Service Tax Paid	67,987	(64,108)
8. Deposits, advances and staff loans	156	629
Net cash flow from operating activities (A)	13,31,062	(3,32,693)
B) CASH FLOWS FROM INVESTING ACTIVITIES:		
1. Rents/Interests/ Dividends received	4,26,915	3,33,447
2. Purchases of investments	(66,73,686)	(56,77,361)
3. Sale/ Redemption/ Maturity of Investments	42,33,079	57,50,700
4. Purchase of Fixed assets	(1,660)	(584)
5. Expenses related to investments	(1,319)	(1,213)
Net cash flow from investing activities	(20,16,671)	4,04,989
C) CASH FLOWS FROM FINANCING ACTIVITIES:		
1. Received from Head office towards assigned capital	7,37,880	-
Net cash flow from financing activities (C)	-	-
Net increase in cash and cash equivalents (A+B+C)	52,271	72,296
Cash and Cash Equivalents at the beginning of period	3,16,385	2,44,089
Cash and Cash Equivalents at the end of period	3,68,656	3,16,385

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 2021				As at 31 March 2020			
		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	746	706	454	1,906	757	375	458	1,589
2	Marine								
a	Marine Cargo	2	57	24	82	-	-	35	35
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	1	6	7	-	-	-	-
b	Engineering	4	6	37	46	8	7	38	53
c	Agriculture	-	149	21	170	-	-	118	118
d	Liabilities	4	-	-	4	1	-	4	6
4	Life	8,651	17,632	6,973	33,256	6,467	11,912	4,923	23,302
5	Health Insurance	4,202	329	1,029	5,560	2,456	37	204	2,697
6	Total Liabilities	13,607	18,879	8,545	41,030	9,690	12,331	5,779	27,800



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 2021 (PREVIOUS YEAR: 31 MARCH 2020)

(₹ 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 2021

(₹ 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	15,455	-	-	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	15,455	-	-	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 2021

(₹ in Lakhs)

Ageing of Claims							Total No. of claims paid	Total amount of claims paid
Sl.No.	Line of Business	No. 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 2021

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	Total
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 2021

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	2,237	1,119	1,044	603	224	181	224
2	Marine Cargo	89	45	81	47	11	15	15
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	19	9	14	7	3	3	3
5	Engineering	72	36	33	17	7	5	7
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	9	5	2	2	1	1	1
8	Crop	-	-	113	56	-	17	17
9	Health	3,661	3,661	1,324	1,324	732	397	732
10	Life	-	-	-	-	-	-	22,290
	Total	5,793	3,784	2,291	1,206	849	380	23,289

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 2021

Statement of Investment Assets

Section I			
(₹ in Lacs)			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments	8	79,368
2	Loans	9	-
3	Fixed Assets	10	45
4	Current Assets		-
	a. Cash & Bank Balance	11	3,687
	b. Advances & Other Assets	12	23,646
5	Current Liabilities		-
	a. Current Liabilities	13	36,666
	b. Provisions	14	14,520
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		97
	Application of Funds as per Balance Sheet (A)		55,462
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	45
3	Cash & Bank Balance (if any)	11	3,687
4	Advances & Other Assets (if any)	12	23,646
5	Current Liabilities	13	36,666
6	Provisions	14	14,520
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		97
	Total (B)	TOTAL (B)	(23,906)
	'Investment Assets' As per FORM 3B	(A-B)	79,368

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%	-	40,226	24,809	65,034	82%	-	65,034	65,571
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	40,226	24,809	65,034	82%	-	65,034	65,571
3	Investment subject to Exposure Norms			-	-	-			-	-
	a. Housing / Infra & Loans to SG for Housing and FFE			-	-	-			-	-
	1. Approved Investments	Not less than 15%	-	8,866	5,468	14,333	18%	-	14,333	14,423
	2. Other Investments		-	-	-	-			-	-
	b. Approved Investments	Not exceeding	-	-	-	-	0%	-	-	-
	c. Other Investments (Deposit with Scheduled Banks)		-	-	-	-	0%	-	-	-
	Investment Assets	100%	-	49,091	30,277	79,368	100%		79,368	79,994

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 2021	as % of total for this class	As at 31 March 2020	as % of total for this class	As at 31 March 2021	as % of total for this class	As at 31 March 2020	as % of total for this class
Break down by credit rating								
AAA rated	14,423	18%	10,035	18%	14,333	18%	9,999	18%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other*	65,571	82%	46,636	82%	65,034	82%	45,781	82%
Total	79,994	100%	56,671	100%	79,368	100%	55,780	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	34,013	43%	28,353	50%	33,798	0.4258416	27,907	50%
more than 1 year and upto 3 years	45,981	57%	25,714	45%	45,570	57%	25,310	45%
More than 3 years and up to 7 years	-	-	2,603	5%	-	0%	2,562	5%
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
above 10 years	-	-	-	-	-	-	-	-
Total	79,994	100%	56,671	100%	79,368	100%	55,780	100%
Breakdown by type of the issuer								
a. Central Government	65,571	82%	46,636	82%	65,034	82%	45,781	82%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	14,423	18%	10,035	18%	14,333	18%	9,999	18%
Total	79,994	100%	56,671	100%	79,368	100%	55,780	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 2021	For the year ended 31 March 2020
1	General Reinsurance AG- Cologne	Head office	Assigned Capital Infusion	7,379	-
			Information Technology cost and Management expenses	627	390
			Reimbursements, Tax Refund	0	140
2	General Reinsurance Corporation	Holding Company of Head Office	Retrocession Premium	1,213	2,009
			Commission - on Retrocession	(208)	(609)
			Claims - Retrocession Treaty	(105)	(78)
3	General Re Life Corporation	Fellow Subsidiary of Head Office	Retrocession Premium	14,241	14,747
			Commission - on Retrocession	(1,424)	(1,475)
			Claims - Retrocession Treaty	(16,730)	(9,704)
4	Key Managerial Person	KMP	Managerial Remuneration	319	283

PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

General Reinsurance AG - India Branch

Date: 31-Mar-2021

Registration No. : FRB/008

Date of Registration with IRDAI: 9-May-2017

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 2021

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		54,585
	Deduct:		
2	Liabilities (Current liabilities as per Balance sheet)		36,664
3	Other Liabilities (Provisions as per Balance sheet)		14,520
4	Excess in Policyholders' Funds (1-2-3)		3,401
5	Available Assets in Shareholders' Funds		51,881
	Deduct:		
6	Other Liabilities		2
7	Excess in Shareholders' Funds (5-6)		51,879
8	Total Available Solvency Margin [ASM]		55,279
9	Total Required Solvency Margin [RSM]		23,289
10	Solvency Ratio (Total ASM/Total RSM)		237%

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	
2	Vinod Rathi	Chief Financial Officer	-
3	Varsha M Gujarati	Chief Underwriter	-
4	Rakesh Kumar	Chief Risk Officer	up to 8th Feb 2021

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 2021

(₹ 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	Rollover?	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 2021

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Jan to Mar 2021)				Year to Date (Current Year 2020-21)				Year to Date (Previous Year 2019-20)			
			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	60,340	789	1.31%	1.31%	53,475	3,011	5.63%	5.63%	35,772	2,466	6.89%	6.89%
2	Central Government Treasury Bills	CTRB	4,158	27	0.64%	0.64%	3,394	95	2.81%	2.81%	9,349	595	6.37%	6.37%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	13,602	188	1.38%	1.38%	12,298	791	6.43%	6.43%	10,283	799	7.77%	7.77%
4	Deposits - Deposit with Scheduled Banks, Fis	ECDB	-	-	-	-	2,293	5	0.24%	0.24%	1,870	50	2.68%	2.68%
	TOTAL		78,100	1,004	1.29%	1.29%	71,460	3,903	5.46%	5.46%	57,274	3,911	6.83%	6.83%

1. Based on daily simple Average of Investments

2. Yield netted for Tax

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 2021

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, 2021									
Sl.No.	Line of Business	Current Quarter		Current Quarter		Up to the period (FY-20-21)		Up to the period (FY-19-20)	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire					2,237		2,448	
2	Cargo & Hull					89		55	
3	Motor					19		-	
4	Engineering					72		218	
5	Workmen's Compensation					-		-	
6	Employer's Liability					-		-	
7	Aviation			Not Applicable		-	Not Applicable	-	Not Applicable
8	Personal Accident					-		-	
9	Health					3,661		2,686	
10	Liability					9		3	
11	Agriculture					-		383	
12	Life					35,484		33,592	

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 2021					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	Not Applicable		
		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			
		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 2021							
		Current Quarter		Same quarter Previous Year		Up to the period (FY 20-21)		Up to the period (FY 19-20)	
		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						41,572		
	Total (A)		41,572		39,385				
1	Referral (B)								
	Grand Total (A+B)		41,572		39,385				

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							
Sl 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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