



General Reinsurance AG India Branch

Registration No. FRB/008

**Public Disclosure
2022–2023 (Half Yearly)**

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FORM NL-1-B-RA

GENERAL REINSURANCE AG - INDIA BRANCH

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

REVENUE ACCOUNT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Fire		Marine		Miscellaneous		Life		Total	
			For the half year ended 30th September, 2022	For the half year ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021
1	Premiums earned (Net)	NL-4	3,091	2,074	91	30	3,968	1,244	10,062	12,450	17,212	15,797
2	Profit/ Loss on sale/redemption of Investments		(2)	-	(0)	-	(2)	-	(3)	-	(7)	-
3	Interest, Dividend & Rent – Gross <small>Note 1</small>		302	188	9	4	289	94	494	822	1,094	1,107
4	Other Income		-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		3,392	2,262	99	34	4,255	1,337	10,554	13,271	18,300	16,904
6	Claims Incurred (Net)	NL-5	1,658	1,531	46	20	2,505	800	10,569	37,779	14,779	40,130
7	Commission	NL-6	200	6	(14)	(1)	494	150	(840)	(931)	(160)	(776)
8	Operating Expenses related to Insurance Business	NL-7	166	110	5	2	159	55	848	903	1,178	1,070
9	Premium Deficiency		-	-	-	-	-	-	(174)	(68)	(174)	(68)
	TOTAL (B)		2,024	1,647	37	22	3,158	1,004	10,403	37,683	15,623	40,356
10	Operating Profit/(Loss) C= (A - B)		1,367	615	62	12	1,097	333	150	(24,412)	2,677	(23,452)
11	APPROPRIATIONS											
	Transfer to Shareholders' Account		1,367	615	62	12	1,097	333	150	(24,412)	2,677	(23,452)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		1,367	615	62	12	1,097	333	150	(24,412)	2,677	(23,452)

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

Note - 1

(Amount in Rs. Lakhs)

Pertaining to Policyholder's funds	Fire		Marine		Miscellaneous		Life		Total	
	For the half year ended 30th September, 2022	For the half year ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021	For the half year ended 30th September, 2022	For the period ended 30th September, 2021
Interest, Dividend & Rent	345	216	10	4	330	108	564	943	1,249	1,271
Add/Less:-										
Investment Expenses	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(43)	(28)	(1)	(1)	(41)	(14)	(70)	(122)	(154)	(164)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	302	188	9	4	289	94	494	822	1,094	1,107

* 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 & LOSS ACCOUNT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2021	For the period ended 30th September, 2021
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		1,367	1,367	615	615
	(b) Marine Insurance		62	62	12	12
	(c) Miscellaneous Insurance		1,097	1,097	333	333
	(d) Life Insurance		150	150	(24,412)	(24,412)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,519	1,519	1,205	1,205
	(b) Profit on sale of investments		-	-	-	-
	(c) (Loss on sale/ redemption of investments)		(8)	(8)	-	-
	(d) Amortization of Premium / Discount on Investments		(187)	(187)	(156)	(156)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		4,000	4,000	(22,403)	(22,403)
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		6	6	4	4
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others (please specify)		-	-	-	-
	(g) Others (Please specify)		-	-	-	-
	TOTAL (B)		6	6	4	4
6	Profit/(Loss) Before Tax		3,994	3,994	(22,408)	(22,408)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) after tax		3,994	3,994	(22,408)	(22,408)
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		(31,064)	(31,064)	(97)	(97)
	Balance carried forward to Balance Sheet		(27,070)	(27,070)	(22,504)	(22,504)

FORM NL-3-B-BS

GENERAL REINSURANCE AG - INDIA BRANCH

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

BALANCE SHEET AS AT 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 30th September 2022	As at 30th September 2021
SOURCES OF FUNDS			
RESERVES AND SURPLUS	NL-10		-
Head Office Account	NL-10A	86,145	78,573
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		-	-
-Policyholders' Funds		-	-
BORROWINGS	NL-11	-	-
TOTAL		86,145	78,573
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	54,071	50,800
INVESTMENTS-Policyholders	NL-12A	44,451	53,615
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	22	35
DEFERRED TAX ASSET (Net)			
CURRENT ASSETS			
Cash and Bank Balances	NL-15	3,398	3,037
Advances and Other Assets	NL-16	35,834	36,588
Sub-Total (A)		39,233	39,624
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	53,072	72,206
PROVISIONS	NL-18	25,630	15,798
Sub-Total (B)		78,701	88,005
NET CURRENT ASSETS (C) = (A - B)		(39,468)	(48,380)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		27,070	22,504
TOTAL		86,145	78,573

CONTINGENT LIABILITIES

Particulars	As at 30th September 2022	As at 30th September 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the	-	-
3. Underwriting commitments outstanding (in respect of shares and	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	-	-

FORM NL-4-PREMIUM SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	Fire		Marine Cargo		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022
Gross Direct Premium																				
Add: Premium on reinsurance accepted ^(a)	11,704	11,704	329	329	4,158	4,158	-	-	143	143	909	909	5,994	5,994	11,204	11,204	19,150	19,150	42,387	42,387
Less: Premium on reinsurance ceded ^(a)	5,852	5,852	165	165	-	-	(0)	(0)	71	71	455	455	2,997	2,997	3,523	3,523	8,397	8,397	17,936	17,936
Net Written Premium	5,852	5,852	165	165	4,158	4,158	0	0	71	71	455	455	2,997	2,997	7,681	7,681	10,753	10,753	24,451	24,451
Add: Opening balance of UPR	1,112	1,112	0	0	6,104	6,104	5	5	6	6	(0)	(0)	0	0	6,115	6,115	8,419	8,419	9,541	9,541
Less: Closing balance of UPR	3,889	3,889	74	74	8,217	8,217	2	2	46	46	252	252	1,311	1,311	9,829	9,829	9,141	9,141	14,715	14,715
Net Earned Premium	3,091	3,091	91	91	2,045	2,045	3	3	31	31	202	202	1,687	1,687	3,968	3,968	10,062	10,062	17,212	17,212
Gross Direct Premium																				
- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(Amount in Rs. Lakhs)

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

Premium on reinsurance accepted In India

FORM NL-7-OPERATING EXPENSES SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Particulars	(Amount in Rs. Lakhs)																			
	Fire		Marine Cargo		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2022	For the period ended 30th September, 2022
1 Employees' remuneration & welfare benefits	91.75	91.75	2.58	2.58	32.59	32.59	-	-	1.12	1.12	7.13	7.13	46.99	46.99	87.83	87.83	573.00	573.00	755.16	755.16
2 Travel, conveyance and vehicle running expenses	2.06	2.06	0.06	0.06	0.73	0.73	-	-	0.03	0.03	0.16	0.16	1.06	1.06	1.97	1.97	16.06	16.06	20.15	20.15
3 Training expenses	0.04	0.04	0.00	0.00	0.01	0.01	-	-	0.00	0.00	0.00	0.00	0.02	0.02	0.04	0.04	0.36	0.36	0.44	0.44
4 Rents, rates & taxes	2.86	2.86	0.08	0.08	1.01	1.01	-	-	0.03	0.03	0.22	0.22	1.46	1.46	2.73	2.73	17.48	17.48	23.15	23.15
5 Repairs	0.82	0.82	0.02	0.02	0.29	0.29	-	-	0.01	0.01	0.06	0.06	0.42	0.42	0.78	0.78	4.99	4.99	6.61	6.61
6 Printing & stationery	0.07	0.07	0.00	0.00	0.02	0.02	-	-	0.00	0.00	0.01	0.01	0.03	0.03	0.07	0.07	0.42	0.42	0.55	0.55
7 Communication expenses	1.10	1.10	0.03	0.03	0.39	0.39	-	-	0.01	0.01	0.09	0.09	0.56	0.56	1.05	1.05	6.61	6.61	8.80	8.80
8 Legal & professional charges	8.44	8.44	0.24	0.24	3.00	3.00	-	-	0.10	0.10	0.66	0.66	4.32	4.32	8.08	8.08	13.81	13.81	30.58	30.58
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	3.87	3.87	0.11	0.11	1.37	1.37	-	-	0.05	0.05	0.30	0.30	1.98	1.98	3.70	3.70	6.32	6.32	14.00	14.00
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	0.04	0.04	0.00	0.00	0.02	0.02	-	-	0.00	0.00	0.00	0.00	0.02	0.02	0.04	0.04	0.07	0.07	0.16	0.16
12 Depreciation	1.26	1.26	0.04	0.04	0.45	0.45	-	-	0.02	0.02	0.10	0.10	0.64	0.64	1.20	1.20	6.46	6.46	8.95	8.95
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	22.22	22.22	0.63	0.63	7.89	7.89	-	-	0.27	0.27	1.73	1.73	11.38	11.38	21.27	21.27	37.67	37.67	81.79	81.79
16 Goods and Services Tax (GST)	2.97	2.97	0.08	0.08	1.05	1.05	-	-	0.04	0.04	0.23	0.23	1.52	1.52	2.84	2.84	4.86	4.86	10.75	10.75
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Expenses Allocation	66.69	66.69	1.88	1.88	23.69	23.69	-	-	0.81	0.81	5.18	5.18	34.15	34.15	63.84	63.84	109.11	109.11	241.51	241.51
General & Other Insurance Expenses	(37.94)	(37.94)	(1.07)	(1.07)	(13.48)	(13.48)	-	-	(0.46)	(0.46)	(2.95)	(2.95)	(19.43)	(19.43)	(36.31)	(36.31)	50.63	50.63	(24.68)	(24.68)
TOTAL	166.25	166.25	4.68	4.68	59.06	59.06	-	-	2.02	2.02	12.91	12.91	85.14	85.14	159.14	159.14	847.86	847.86	1,177.92	1,177.92

Check

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segments		Total Miscellaneous		Life Insurance		Grand Total	Grand Total
	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021	For the half year ended 30th September, 2021	For the period ended 30th September, 2021
1 Employees' remuneration & welfare benefits	41.88	41.88	0.87	0.87	14.89	14.89	0.08	0.08	0.72	0.72	5.18	5.18	-	-	20.86	20.86	570.59	570.59	634.21	634.21
2 Travel, conveyance and vehicle running expenses	(0.15)	(0.15)	(0.00)	(0.00)	(0.05)	(0.05)	(0.00)	(0.00)	(0.00)	(0.00)	(0.02)	(0.02)	(0.05)	(0.05)	(0.07)	(0.07)	(1.45)	(1.45)	(1.67)	(1.67)
3 Training expenses	0.04	0.04	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	-	-	0.02	0.02	0.69	0.69	0.74	0.74
4 Rents, rates & taxes	2.33	2.33	0.05	0.05	0.83	0.83	0.00	0.00	0.04	0.04	0.29	0.29	-	-	1.16	1.16	23.08	23.08	26.62	26.62
5 Repairs	0.37	0.37	0.01	0.01	0.13	0.13	0.00	0.00	0.01	0.01	0.05	0.05	-	-	0.19	0.19	3.70	3.70	4.27	4.27
6 Printing & stationery	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	0.00	0.00	0.08	0.08	0.09	0.09
7 Communication expenses	0.65	0.65	0.01	0.01	0.23	0.23	0.00	0.00	0.01	0.01	0.08	0.08	-	-	0.32	0.32	6.36	6.36	7.34	7.34
8 Legal & professional charges	6.56	6.56	0.14	0.14	2.33	2.33	0.01	0.01	0.11	0.11	0.81	0.81	-	-	3.27	3.27	28.67	28.67	38.64	38.64
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1.27	1.27	0.03	0.03	0.45	0.45	0.00	0.00	0.02	0.02	0.16	0.16	-	-	0.63	0.63	5.57	5.57	7.50	7.50
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	0.01	0.01	0.05	0.05	0.06	0.06
12 Depreciation	1.39	1.39	0.03	0.03	0.49	0.49	0.00	0.00	0.02	0.02	0.17	0.17	-	-	0.69	0.69	13.78	13.78	15.89	15.89
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	19.08	19.08	0.39	0.39	6.78	6.78	0.04	0.04	0.33	0.33	2.36	2.36	-	-	9.50	9.50	83.43	83.43	112.41	112.41
16 Goods and Services Tax (GST)	0.79	0.79	0.02	0.02	0.28	0.28	0.00	0.00	0.01	0.01	0.10	0.10	-	-	0.39	0.39	3.47	3.47	4.67	4.67
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Expenses Allocation	33.46	33.46	0.69	0.69	11.89	11.89	0.06	0.06	0.58	0.58	4.14	4.14	-	-	16.67	16.67	146.21	146.21	197.03	197.03
General & Other Insurance Expenses	1.97	1.97	0.04	0.04	0.70	0.70	0.00	0.00	0.03	0.03	0.24	0.24	-	-	0.98	0.98	19.06	19.06	22.06	22.06
TOTAL	109.67	109.67	2.27	2.27	38.98	38.98	0.20	0.20	1.89	1.89	13.56	13.56	-	-	54.63	54.63	903.29	903.29	1,069.86	1,069.86

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2022	As at 30th September 2021
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	-	-
	TOTAL	-	-

Notes:

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

FORM NL-10A-HEAD OFFICE ACCOUNT SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2022	As at 30th September 2021
	Opening Balance of Assigned capital	86,145	55,656
	Add: Addition during the year	-	22,918
	Closing Balance of Assigned Capital*		
	TOTAL	86,145	78,573

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

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

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2022	As at 30th September 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

FORM NL-12 & 12A -INVESTMENT SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	28,289	16,582	23,257	17,501	51,546	34,084
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	4,937	7,210	4,058	7,609	8,995	14,819
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	33,226	23,792	27,315	25,110	60,541	48,902
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	15,048	24,305	12,371	25,651	27,418	49,956
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	5,797	2,703	4,765	2,853	10,562	5,556
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	20,844	27,008	17,136	28,504	37,980	55,512
	GRAND TOTAL	54,070	50,800	44,451	53,615	98,521	1,04,414

FORM NL-13-LOANS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2022	As at 30th September 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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

FORM NL-14-FIXED ASSETS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April 2022	Additions	Deductions	As at 30th September 2022	As at 1st April 2022	For The Period	On Sales/Adjustments	As at 30th September 2022	As at 30th September 2022	As at 30th September 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	34	-	-	34	32	1	-	33	1	6
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	50	-	-	50	48	2	-	50	-	8
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	7	-	-	7	6	-	-	6	0	0
Information Technology Equipment	56	5	-	61	36	5	-	41	20	18
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	7	-	-	7	6	0	-	6	1	2
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	154	5	-	159	129	9	-	137	22	35
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	154	5	-	159	129	9	-	137	22	35
PREVIOUS YEAR	142	6	-	148	97	16	0	113	-	-

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2022	As at 30th September 2021
1	Cash (including cheques ^(a) , drafts and stamps)	0.23	0
2	Bank Balances		
	(a) Deposit Accounts		-
	(aa) Short-term (due within 12 months)		-
	(bb) Others		-
	(b) Current Accounts	3,398	3,037
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	3,398	3,037
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	3,398	3,037
	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 30th September 2022

(Amount in Rs. Lakhs)			
	Particulars	As at 30th September 2022	As at 30th September 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	22	15
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,384	2,418
6	Others		
	Advance to Suppliers	1	3
	Advance to employees		
	Less : Provision for doubtful advances	-	-
	TOTAL (A)	2,407	2,436
	OTHER ASSETS		
1	Income accrued on investments	2,112	2,033
2	Outstanding Premiums	29,412	16,871
	Less : Provisions for doubtful debts	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	780	14,440
	Less : Provisions for doubtful debts	-	-
6	Due from subsidiaries/ holding	-	-
7	Current Account of Head Office*	-	-
8	Others		
	Refundable Deposits	23	23
	Unutilised Input tax credit	1,101	783
	TOTAL (B)	33,427	34,151
	TOTAL (A+B)	35,834	36,588

Notes:

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

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

FORM NL-17A -CURRENT LIABILITIES SCHEDULE (FRBs)**GENERAL REINSURANCE AG - INDIA BRANCH**

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2022	As at 30th September 2021
1	Agents' Balances	-	-
2	Balances due to other insurance companies	7,030	667
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	-	-
	(b) for Other Policies	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	18	168
7	Due to subsidiaries/ holding company	-	
8	Claims Outstanding	42,402	68,540
9	Due to Officers/ Directors	-	-
10	Current Account of Head Office*	412	400
11	Interest payable on debentures/bonds	-	-
12	Others		
	Statutory Dues	3,209	2,431
	TOTAL	53,072	72,206

Note:

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

FORM NL-18-PROVISIONS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2022	As at 30th September 2021
1	Reserve for Unexpired Risk	25,205	14,954
2	Reserve for Premium Deficiency	5	765
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	419	79
5	Others	-	-
	TOTAL	25,630	15,798

FORM NL-19 MISC EXPENDITURE SCHEDULE**(To the extent not written off or adjusted)****GENERAL REINSURANCE AG - INDIA BRANCH****Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017****Statement as on 30th September 2022****(Amount in Rs. Lakhs)**

	Particulars	As at 30th September 2022	As at 30th September 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Sl.No.	Particular	Calculation	For the period ended 30th September, 2022	For the half year ended 30th September, 2021
1	Gross Direct Premium Growth Rate**	$(\text{GDPI}(\text{CY}) - \text{GDPI}(\text{PY})) / \text{GDPI}(\text{PY})$	44%	30%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds <u>Shareholder's funds/Net Worth</u> =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.72	0.52
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(\text{CY}) - \text{Shareholder's funds}(\text{PY})) / \text{Shareholder's funds}(\text{PY})$	6%	-3%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	58%	58%
5	Net Commission Ratio**	Net Commission / Net written premium	-1%	-5%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	2%	1%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	4%	2%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	86%	234%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	NA	NA
10	Combined Ratio**	(7) +(8)	90%	236%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	2%	2%
12	Technical Reserves to net premium ratio **	$(\text{Reserve for unexpired risks} + \text{premium deficiency} + \text{reserve for outstanding claims (including IBNR and IBNER)}) / \text{Net premium written}$	2.27	3.71
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred claims-Net commission-Operating Expenses [Before adjusting transfer to Profit and loss account as per Section 40C]- Premium Deficiency	9%	-155%
14	Operating Profit Ratio	Operating profit / Net Earned premium	16%	-148%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.61	1.09
16	Net earning ratio	Profit after tax / Net Premium written	16%	-131%
17	Return on net worth ratio	Profit after tax / Net Worth	7%	-40%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.98	2.01
19	NPA Ratio	to be taken from NPA reporting	NA	NA
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	NA	NA
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	NA	NA
23	Earnings per share	Profit /(loss) after tax / No. of shares	NA	NA
24	Book value per share	Net worth / No. of shares	NA	NA

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

For half year ended as on 30th September 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 ¹ (Rs. in Lakhs)			
				For the period ended 30th September, 2022	For the period ended 30th September, 2022	For the half year ended 30th September, 2021	For the half year ended 30th September, 2021
1	General Reinsurance AG, Cologne	Head Office	Amount Received from Head Office as Capital	-	-	22,918	22,918
			Information Technology cost and Management Expenses allocation	317	317		
			Appeal Fee Paid on Behalf of HO	0	0	307	307
2	General Reinsurance Corporation- USA	Group Compnay	Retro Premium	9,540	9,540	2,893	2,893
			Retro Claims	494	494	781	781
			Retro Commission	(1,020)	(1,020)	(238)	(238)
3	General Re Life Corporation- USA	Group Compnay	Retro Premium	8,397	8,397	9,308	9,308
			Retro Claims	3,911	3,911	33,307	33,307
			Retro Commission	(840)	(840)	(931)	(931)

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

PART-B Related Party Transaction Balances - As at 30th September 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	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	General Reinsurance AG, Cologne	Head Office	412	Payable	Nil	Nil	Nil	Nil
2	General Reinsurance Corporation- USA	Group Compnay	7,030	Payable	Nil	Nil	Nil	Nil
3	General Re Life Corporation- USA	Group Compnay	780	Receivable	Nil	Nil	Nil	Nil

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

Statement as on 30th September 2022

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1						
2	Not Applicable					
..						
n						

Note: -

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

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

PART - A

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 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	54,071
	Investments (Policyholders)	8A	44,451
2	Loans	9	-
3	Fixed Assets	10	22
4	Current Assets		
	a. Cash & Bank Balance	11	3,398
	b. Advances & Other Assets	12	35,834
5	Current Liabilities		
	a. Current Liabilities	13	53,072
	b. Provisions	14	25,630
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		27,070
	Application of Funds as per Balance Sheet (A)		32,005
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	22
3	Cash & Bank Balance (if any)	11	3,399
4	Advances & Other Assets (if any)	12	35,834
5	Current Liabilities	13	53,072
6	Provisions	14	25,630
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		27,070
	Total (B)		(66,516)
	Investment Assets*	(A-B)	98,521

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%		43,337	35,627	78,964	80.15%	-	78,964	77,726
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		43,337	35,627	78,964	80.15%	-	78,964	77,726
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%		10,733	8,824	19,557	19.85%	-	19,557	19,323
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%								
	c. Other Investments									
	Investment Assets	100%		54,071	44,451	98,522	100.00%	-	98,522	97,049

PART - B

Name of the Insurer: GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2022

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission: Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			01.07.2022		(B)		(A+B)	
1	Central Govt. Securities	CGSB	63,934	70.75%	(267)	128.95%	68,153	69.18%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	CTRB	9,753	10.79%	106	-51.26%	10,811	10.97%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments							
	2. Other Investments	IPTD	16,682	18.46%	(46)	22.32%	19,557	19.85%
	c. Approved Investments							
	d. Other Investments (not exceeding 15%)	ECDB	-	-	-	-	-	-
	Total		90,368	100%	(207)	100%	98,521	100%

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 at 30th September 2022

(Amount in Rs. Lakhs)

	Detail Regarding debt securities							
	MARKET VALUE				Book Value			
	As at 30th September 2022	As % of total for this class	As at 30th September 2021	As % of total for this class	As at 30th September 2022	As % of total for this class	As at 30th September 2021	As % of total for this class
Break down by credit rating								
AAA rated	19,323	19.91%	20,449	19.49%	19,557	19.85%	20,375	19.51%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)	77,726	80.09%	84,452	80.51%	78,964	80.15%	84,040	80.49%
Total (A)	97,049	100.00%	1,04,901	100.00%	98,521	100.00%	1,04,415	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	37,780	38.93%	55,699	53.10%	37,979	38.55%	55,511	53.16%
more than 1 year and upto 3years	59,269	61.07%	44,288	42.22%	60,543	61.45%	44,012	42.15%
More than 3years and up to 7years	-	0.00%	4,914	4.68%	-	0.00%	4,892	4.69%
More than 7 years and up to 10 years								
above 10 years								
Any other (Please specify)								
Total (B)	97,049	100.00%	1,04,901	100.00%	98,521	100.00%	1,04,415	100.00%
Breakdown by type of the issuer								
a. Central Government	77,726	80.09%	84,452	80.51%	78,964	80.15%	84,040	80.49%
b. State Government								
c. Corporate Securities	19,323	19.91%	20,449	19.49%	19,557	19.85%	20,375	19.51%
Any other (Please specify)								
Total (C)	97,049	100.00%	1,04,901	100.00%	98,521	100.00%	1,04,415	100.00%

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 30th September 2022

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (Sep 30, 2022)	Prev FY (Mar 31, 2022)	YTD (Sep 30, 2022)	Prev FY (Mar 31, 2022)	YTD (Sep 30, 2022)	Prev FY (Mar 31, 2022)	YTD (Sep 30, 2022)	Prev FY (Mar 31, 2022)	YTD (Sep 30, 2022)	Prev FY (Mar 31, 2022)
1	Investments Assets	87,710	80,742	-	-	10,811	22,529	-	-	98,521	1,03,270
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)	87,710	80,742	-	-	10,811	22,529	-	-	98,521	1,03,270
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 30th September 2022

Name of the Fund: Not Applicable

Statement of Investment and Income on Investment

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Central Government Bonds	CGSB	67,224	862	1.28%	1.28%	66,184	1,676	2.53%	2.53%	56,580	1,453	2.57%	2.57%
2	Central Government Treasury Bills	CTRB	9,889	106	1.07%	1.07%	14,598	280	1.92%	1.92%	17,656	300	1.70%	1.70%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	17,710	237	1.34%	1.34%	17,210	455	2.64%	2.64%	15,741	403	2.56%	2.56%
4	Deposits - Deposit with Scheduled Banks, Fis	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			94,823	1,205	1.27%	1.27%	97,992	2,411	2.46%	2.46%	89,977	2,156	2.40%	2.40%

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 30th September 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 ¹</u>								
B.	<u>As on Date ²</u>								

NIL

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as at 30th September 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	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	2	17,936	-	-	17,936
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
	Total (A)		17,936	-	-	17,936
	With In India					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	Total (B)		-	-	-	-
	Grand Total (C)= (A)+(B)		17,936	-	-	17,936

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 30th September 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:

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

FORM NL-36- BUSINESS -CHANNELS WISE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as at 30th September 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 sepcified) (i) _____ (ii) _____								
	Total (A)								
14	Business outside India (B)								
	Grand Total (A+B)								

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

GENERAL REINSURANCE AG - INDIA BRANCH
 Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
 Statement as at 30th September 2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only			
																		Other segments **	Miscellaneous	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																				
	(b) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
4	Claims Repudiated during the period																				
	Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																				
6	Claims O/S at End of the period																				
	Less than 3months																				
	3 months to 6 months																				
	6months to 1 year																				
	1year and above																				

Notes:-
 (a) The Claims O/S figures are consistent with all relevant NL forms
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Statement as at 30th September 2021

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	(Amount in Rs. Lakhs)			
																		Other segments **	Miscellaneous	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																				
	(b) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
4	Claims Repudiated during the period																				
	Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																				
6	Claims O/S at End of the period																				
	Less than 3months																				
	3 months to 6 months																				
	6months to 1 year																				
	1year and above																				

Notes:-
 (a) The Claims O/S figures are consistent with all relevant NL forms
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

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

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with **the latest diagonal**

(d) Separate Formats to be disclosed for Motor-TP, Long Tail , Short tail Business and Gross Company basis

FORM NL-39- AGEING OF CLAIMS

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
For the half year ended on 30th September 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 ^(a)															
15	Miscellaneous															

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

For the half year ended on 30th September 2021

(Rs in Lakhs)

Ageing of Claims (Claims paid)																
Sl.No.	Line of Business	No. of claims paid						Amount of claims paid						Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years			> 3 years and <= 5 years
1	Fire															
2	Marine Cargo															
3	Marine Other than Cargo															
4	Motor OD															
5	Motor TP															
6	Health	Not Applicable														
7	Personal Accident															
8	Travel															
9	Workmen's Compensation/ Employer's liability															
10	Public/ Product Liability															
11	Engineering															
12	Aviation															
13	Crop Insurance															
14	Other segments ^(a)															
15	Miscellaneous															

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

FORM NL-41 OFFICES INFORMATION

GENERAL REINSURANCE AG - INDIA BRANCH

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

For the half year ended on 30th September 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	1
7	No. of branches approved but not opened	Not Applicable
8	No. of rural branches	Not Applicable
9	No. of urban branches	Not Applicable
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	Not Applicable

GENERAL REINSURANCE AG - INDIA BRANCH

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

For the half year ended on 30th September 2022

Board of Directors and Key Management Persons			
Sl. No.	Name of person	DesignationRole /Category	Details of change in the period, if any
1	Mr. Vijay Mudaliar	Chief Executive Officer- India Branch	No Change
2	Mr. Vinod Rathi	Chief Financial Officer	No Change
3	Ms. Varsha M Gujarati	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-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

GENERAL REINSURANCE AG - INDIA BRANCH

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

For the half year ended on 30th September 2022

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
Not Applicable							



The people behind the promise.

General Reinsurance AG

India Branch

Units 107–109 Meadows, Sahar Plaza Complex, Mathuradas VasANJI Road

JB Nagar, Andheri East, Mumbai, Maharashtra – 400

Tel. +91 22 6134 4100

genre.com

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