



General Reinsurance AG India Branch

Registration No. FRB/008

**Public Disclosure
FY 2024–2025**

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FORM NL-1-B-RA

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI: FR8/RO8 05-May-2017

REVENUE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2025

| | | Fire | | | | Marine | | | | Miscellaneous | | | | Life | | | | Total | | | | (Amount in Rs. Lakhs) |
|--|------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-----------------------|
| Particulars | Schedule Ref. Form No. | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | |
| 1 Premiums earned (Net) | NL-4 | 4,699 | 10,297 | 10,197 | 15,078 | 205 | 462 | 205 | 389 | 9,205 | 18,070 | 5,822 | 12,170 | 14,623 | 28,644 | 14,167 | 29,133 | 28,710 | 57,473 | 30,793 | 56,960 | |
| 2 Profit/Loss on sale/redemption of Investments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 3 Interest, Dividend & Rent - Gross less | | 230 | 932 | 501 | 1,131 | 13 | 51 | 5 | 33 | 736 | 1,486 | 313 | 800 | 1,742 | 2,705 | 946 | 1,777 | 2,722 | 5,173 | 1,765 | 3,741 | |
| 4 Other Income | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| TOTAL (A) | | 4,930 | 11,229 | 10,697 | 16,208 | 218 | 512 | 209 | 421 | 9,942 | 19,556 | 6,135 | 12,970 | 16,364 | 31,348 | 15,114 | 31,110 | 31,433 | 62,644 | 32,556 | 60,710 | |
| 6 Claims Incurred (Net) | NL-5 | 2,366 | 8,828 | 1,385 | 7,416 | 77 | 245 | 15 | 183 | 5,321 | 9,386 | 5,332 | 11,138 | 15,796 | 25,538 | 7,559 | 21,359 | 23,560 | 43,996 | 14,293 | 40,096 | |
| 7 Commission | NL-6 | (52) | 1,034 | 1,506 | 1,011 | 20 | 40 | 13 | 17 | 1,592 | 3,363 | 1,077 | 1,821 | (1,161) | (2,227) | (1,010) | (2,023) | 359 | 2,211 | 1,586 | 2,825 | |
| 8 Operating Expenses related to Insurance Business | NL-7 | 520 | 847 | 706 | 1,034 | 27 | 44 | 15 | 30 | 1,001 | 1,351 | 478 | 732 | 1,639 | 2,723 | 896 | 1,763 | 3,187 | 4,965 | 2,096 | 3,559 | |
| 9 Premium Deficiency | | - | - | - | - | - | - | - | - | 1,754 | 1,754 | - | - | 0 | 0 | 0 | 10 | 1,754 | 1,754 | 0 | 10 | |
| TOTAL (B) | | 2,835 | 10,709 | 3,596 | 11,461 | 124 | 329 | 44 | 229 | 9,628 | 15,854 | 6,888 | 13,691 | 16,274 | 26,094 | 7,445 | 21,096 | 28,860 | 52,926 | 17,873 | 46,478 | |
| 10 Operating Profit/(Loss) C= (A - B) | | 2,095 | 520 | 7,301 | 4,747 | 93 | 183 | 166 | 192 | 314 | 3,701 | (752) | (721) | 91 | 5,314 | 7,869 | 10,014 | 2,593 | 9,718 | 14,583 | 14,232 | |
| 11 APPROPRIATIONS | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | 2,095 | 520 | 7,301 | 4,747 | 93 | 183 | 166 | 192 | 314 | 3,701 | (752) | (721) | 91 | 5,314 | 7,869 | 10,014 | 2,593 | 9,718 | 14,583 | 14,232 | |
| Transfer to Catastrophe Reserve | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Transfer to Other Reserves (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| TOTAL (C) | | 2,095 | 520 | 7,301 | 4,747 | 93 | 183 | 166 | 192 | 314 | 3,701 | (752) | (721) | 91 | 5,314 | 7,869 | 10,014 | 2,593 | 9,718 | 14,583 | 14,232 | |

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

| Particulars | | Fire | | | | Marine | | | | Miscellaneous | | | | Life | | | | Total | | | | |
|--|--|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|-------------------|--------------------------------|--|
| | | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | For H2 FY 2024-25 | For year ending 31st Mar, 2025 | For H2 FY 2023-24 | For year ending 31st Mar, 2024 | |
| Interest, Dividend & Rent | | 214 | 854 | 454 | 1,033 | 12 | 46 | 4 | 30 | 677 | 1,361 | 284 | 731 | 1,599 | 2,478 | 860 | 1,623 | 2,501 | 4,739 | 1,603 | 3,416 | |
| Add Less:- | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Investment Expenses | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Amortisation of Premium/ Discount on Investments | | 17 | 78 | 46 | 98 | 1 | 4 | 1 | 3 | 59 | 125 | 29 | 69 | 143 | 227 | 86 | 154 | 220 | 433 | 163 | 324 | |
| 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* | | 230 | 932 | 501 | 1,131 | 13 | 51 | 5 | 33 | 736 | 1,486 | 313 | 800 | 1,742 | 2,705 | 946 | 1,777 | 2,722 | 5,173 | 1,765 | 3,741 | |

* Term gross implies inclusive of TDS

GENERAL REINSURANCE AG - INDIA BRANCH

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

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2025

(Amount in Rs. Lakhs)

| | Particulars | Schedule Ref. Form No. | As at 31st March 2025 | As at 31st March 2024 |
|---|--|---------------------------|--------------------------|--------------------------|
| 1 | OPERATING PROFIT/(LOSS) | NL-1 | | |
| | (a) Fire Insurance | | 520 | 4,747 |
| | (b) Marine Insurance | | 183 | 192 |
| | (c) Miscellaneous Insurance | | 3,701 | (721) |
| | (d) Life Insurance | | 5,314 | 10,014 |
| 2 | INCOME FROM INVESTMENTS | | | |
| | (a) Interest, Dividend & Rent – Gross | | 5,667 | 4,411 |
| | (b) Profit on sale of investments | | - | - |
| | (c) (Loss on sale/ redemption of investments) | | (2) | - |
| | (d) Amortization of Premium / Discount on Investments | | 518 | 419 |
| 3 | OTHER INCOME (To be specified) | | 18 | 226 |
| | TOTAL (A) | | 15,919 | 19,287 |
| 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 | | 88 | 241 |
| | (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) | | 88 | 7 |
| 6 | Profit/(Loss) Before Tax | | 15,831 | 19,047 |
| 7 | Provision for Taxation | | | |
| | (a) Current Tax /MAT Payable | | (3,364) | (3,144) |
| | (b) Deferred Tax | | 13 | 103 |
| | (c) MAT Credit Entitlement | | 770 | 3,144 |
| 8 | Profit / (Loss) after tax | | 13,250 | 19,150 |
| 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 | | (6,160) | (25,310) |
| | Balance carried forward to Balance Sheet | | 7,090 | (6,160) |

FORM NL-3-B-BS

GENERAL REINSURANCE AG - INDIA BRANCH

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

BALANCE SHEET AS AT 31ST MARCH 2025

(Amount in Rs. Lakhs)

| Particulars | Schedule Ref. Form No. | As at 31st March 2025 | As at 31st March 2024 |
|---|------------------------|-----------------------|-----------------------|
| SOURCES OF FUNDS | | | |
| RESERVES AND SURPLUS | NL-10 | 7,090 | - |
| Head Office Account | NL-10A | 95,970 | 95,970 |
| | | | |
| FAIR VALUE CHANGE ACCOUNT | | | |
| -Shareholders' Funds | | - | - |
| -Policyholders' Funds | | - | - |
| BORROWINGS | NL-11 | - | - |
| TOTAL | | 1,03,060 | 95,970 |
| | | | |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS-Shareholders | NL-12 | 97,946 | 81,780 |
| INVESTMENTS-Policyholders | NL-12A | 81,915 | 63,340 |
| LOANS | NL-13 | - | - |
| FIXED ASSETS | NL-14 | 167 | 42 |
| DEFERRED TAX ASSET (Net) | | 116 | 103 |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15 | 4,019 | 5,094 |
| Advances and Other Assets | NL-16 | 52,464 | 43,760 |
| Sub-Total (A) | | 56,482 | 48,853 |
| | | | |
| DEFERRED TAX LIABILITY (Net) | | - | - |
| CURRENT LIABILITIES | NL-17 | 90,319 | 65,602 |
| PROVISIONS | NL-18 | 43,246 | 38,707 |
| Sub-Total (B) | | 1,33,565 | 1,04,308 |
| NET CURRENT ASSETS (C) = (A - B) | | (77,082) | (55,455) |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19 | - | - |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | - | 6,160 |
| TOTAL | | 1,03,060 | 95,970 |

CONTINGENT LIABILITIES

| Particulars | As at 31st March 2025 | As at 31st March 2024 |
|---|-----------------------|-----------------------|
| 1. Partly paid-up investments | - | - |
| 2. Claims, other than against policies, not acknowledged as debts by | - | - |
| 3. Underwriting commitments outstanding (in respect of shares and | - | - |
| 4. Guarantees given by or on behalf of the Company | - | - |
| 5. Statutory demands/ liabilities in dispute, not provided for | - | - |
| 6. Reinsurance obligations to the extent not provided for in accounts | - | - |
| 7. Others (to be specified) | - | - |
| (a). _____ | | |
| (b). _____ | | |
| TOTAL | - | - |

| | | | | | | | | | (Amount in Rs. Lakhs) | | | | | | | | | | | | | | | |
|---|------------------------------|--|------------------------------|--|------------------------------|--|------------------------------|--|----------------------------------|--|------------------------------|--|------------------------------|--|------------------------------------|--|------------------------------|--|------------------------------|--|------------------------------|--|--|--|
| | | | | | Miscellaneous | | | | | | | | | | | | | | | | | | | |
| | FIRE | | Marine Cargo | | Motor OD | | Health | | Public/ Product Liability | | Engineering | | Crop Insurance | | Other Miscellaneous segment | | Total Miscellaneous | | Life Insurance | | Grand Total | | | |
| Particulars | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | | |
| Gross Direct Premium | | | | | - | - | 3,800 | 12,361 | 0 | - | 29 | 435 | 7,425 | 15,306 | (1,426) | 680 | 9,828 | 28,783 | 28,046 | 52,386 | 38,233 | 1,00,198 | | |
| Add: Premium on reinsurance accepted ^(A) | 323 | 18,050 | 31 | 980 | - | - | 3,800 | 12,361 | 0 | - | 29 | 435 | 7,425 | 15,306 | (1,426) | 680 | 9,828 | 28,783 | 28,046 | 52,386 | 38,233 | 1,00,198 | | |
| Less: Premium on reinsurance ceded ^(B) | 162 | 9,025 | 16 | 490 | - | - | - | - | 0 | - | 14 | 218 | 3,712 | 7,653 | (713) | 340 | 3,014 | 8,211 | 11,612 | 22,266 | 14,806 | 39,992 | | |
| Net Written Premium | 162 | 9,025 | 16 | 490 | - | - | 3,800 | 12,361 | 0 | - | 14 | 218 | 3,712 | 7,653 | (713) | 340 | 6,814 | 20,572 | 16,434 | 30,120 | 23,427 | 60,206 | | |
| Add: Opening balance of UPR | 6,290 | 3,025 | 270 | 53 | - | - | 24,692 | 21,859 | 2 | 5 | 118 | 18 | 3,007 | 1,217 | 172 | 1 | 27,992 | 23,100 | 11,979 | 12,315 | 46,531 | 38,492 | | |
| Less: Closing balance of UPR | 1,753 | 1,753 | 81 | 81 | - | - | 21,776 | 21,776 | - | - | 16 | 16 | 3,809 | 3,809 | 1 | 1 | 25,602 | 25,602 | 13,791 | 13,791 | 41,226 | 41,226 | | |
| Net Earned Premium | 4,699 | 10,297 | 205 | 462 | - | - | 6,717 | 12,444 | 2 | 5 | 116 | 219 | 2,911 | 5,061 | (541) | 340 | 9,204 | 18,068 | 14,623 | 28,644 | 28,732 | 57,472 | | |
| Gross Direct Premium | | | | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| - In India | 323 | 18,050 | 31 | 980 | - | - | 3,800 | 12,361 | 0 | - | 29 | 435 | 7,425 | 15,306 | (1,426) | 680 | 9,828 | 28,783 | 28,046 | 52,386 | 38,233 | 1,00,198 | | |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | | | | | - | - | - | - | 1 | - | - | - | - | - | 1 | - | - | - | 2 | - | - | - | | |

[illegible]

FORM NL-6-COMMISSION SCHEDULE

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

| Particulars | FIRE | | Marine Cargo | | Motor OD | | Health | | Public/ Product Liability | | Engineering | | Crop Insurance | | Other Miscellaneous segment | | Total Miscellaneous | | Life Insurance | | Grand Total | |
|---|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|---------------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|-----------------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|
| | | | | | | | | | | | | | | | | | | | | | | |
| | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 |
| Commission & Remuneration | | | | | | | | | | | | | | | | | - | - | | | | |
| Rewards | | | | | | | | | | | | | | | | | - | - | | | | |
| Distribution fees | | | | | | | | | | | | | | | | | - | - | | | | |
| Gross Commission | | | | | | | | | | | | | | | | | - | - | | | | |
| Add: Commission on Re-insurance Accepted | 1,193 | 4,477 | 58 | 116 | - | - | 1,609 | 3,369 | - | - | 11 | 18 | (14) | 1 | (135) | - | 1,471 | 3,388 | - | - | 2,722 | 7,980 |
| Less: Commission on Re-insurance Ceded | 1,245 | 3,443 | 38 | 76 | (0) | (0) | - | - | 0 | 0 | 11 | 15 | (1) | 9 | (91) | - | (80) | 24 | 1,161 | 2,227 | 2,363 | 5,770 |
| Net Commission | (52) | 1,034 | 20 | 40 | 0 | 0 | 1,609 | 3,369 | (0) | (0) | 0 | 2 | (13) | (8) | (45) | - | 1,552 | 3,363 | 1,161 | 2,227 | 358 | 2,210 |
| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | | | | | | | | | | | | | | | | | | | | | | |
| Individual Agents | | | | | | | | | | | | | | | | | - | - | | | | |
| Corporate Agents-Banks/FII/HFC | | | | | | | | | | | | | | | | | - | - | | | | |
| Corporate Agents-Others | | | | | | | | | | | | | | | | | - | - | | | | |
| Insurance Brokers | (29) | 13.34 | 3 | 12.98 | - | - | - | - | - | - | (12) | 1.65 | (25) | - | (5) | - | (41.45) | 1.65 | - | - | (67) | 27.98 |
| Direct Business - Online ^e | | | | | | | | | | | | | | | | | - | - | | | | |
| MISP (Direct) | | | | | | | | | | | | | | | | | - | - | | | | |
| Web Aggregators | | | | | | | | | | | | | | | | | - | - | | | | |
| Insurance Marketing Firm | | | | | | | | | | | | | | | | | - | - | | | | |
| Common Service Centers | | | | | | | | | | | | | | | | | - | - | | | | |
| Micro Agents | | | | | | | | | | | | | | | | | - | - | | | | |
| Point of Sales (Direct) | | | | | | | | | | | | | | | | | - | - | | | | |
| Other - Insurance Companies | 1,222 | 4,464 | 55 | 103 | - | - | 1,609 | 3,369 | - | - | 23 | 16 | 11 | 1 | (130) | - | 1,513 | 3,386 | - | - | 2,789 | 7,952 |
| TOTAL | 1,193 | 4,477 | 58 | 116 | - | - | 1,609 | 3,369 | - | - | 11 | 18 | (14) | 1 | (135) | - | 1,471 | 3,388 | - | - | 2,722 | 7,980 |
| Commission and Rewards on (Excluding Reinsurance) Business written : | | | | | | | | | | | | | | | | | | | | | | |
| -In India | 1,193 | 4,477 | 58 | 116 | - | - | 1,609 | 3,369 | - | - | 11 | 18 | (14) | 1 | (135) | - | 1,471 | 3,388 | - | - | 2,722 | 7,980 |
| -Outside India | | | | | | | | | | | | | | | | | - | - | | | | |

| Particulars | FIRE | | Marine Cargo | | Motor OD | | Health | | Public/ Product Liability | | Engineering | | Crop Insurance | | Other Miscellaneous segments | | Total Miscellaneous | | Life Insurance | | Grand Total | |
|---|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|---------------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|------------------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|
| | | | | | | | | | | | | | | | | | | | | | | |
| | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 |
| Commission & Remuneration | | | | | | | | | | | | | | | | | - | - | | | | |
| Rewards | | | | | | | | | | | | | | | | | - | - | | | | |
| Distribution fees | | | | | | | | | | | | | | | | | - | - | | | | |
| Gross Commission | | | | | | | | | | | | | | | | | - | - | | | | |
| Add: Commission on Re-insurance Accepted | 3,654 | 6,991 | 41 | 73 | - | - | 1,415 | 1,857 | - | - | 11 | 31 | (250) | 133 | (169) | 476 | 1,006 | 2,497 | - | - | 4,700 | 9,561 |
| Less: Commission on Re-insurance Ceded | (2,148) | (3,980) | (27) | (57) | 0 | 0 | - | - | (3) | (5) | (11) | (29) | 121 | (229) | (36) | (413) | 71 | (676) | (1,010) | (2,023) | (3,114) | (6,736) |
| Net Commission | 1,506 | 3,011 | 13 | 17 | 0 | 0 | 1,415 | 1,857 | (3) | (5) | (0) | 2 | (129) | (96) | (206) | 63 | 1,077 | 1,821 | (1,010) | (2,023) | 1,586 | 2,825 |
| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | | | | | | | | | | | | | | | | | | | | | | |
| Individual Agents | | | | | | | | | | | | | | | | | - | - | | | | |
| Corporate Agents-Banks/FII/HFC | | | | | | | | | | | | | | | | | - | - | | | | |
| Corporate Agents-Others | | | | | | | | | | | | | | | | | - | - | | | | |
| Insurance Brokers | 40.36 | 42.04 | 6.80 | 10.10 | - | - | - | - | - | - | 13.16 | 13.24 | (21.40) | 24.80 | 5.07 | 5.07 | (3) | 43 | - | - | 43.99 | 95.25 |
| Direct Business - Online ^e | | | | | | | | | | | | | | | | | - | - | | | | |
| MISP (Direct) | | | | | | | | | | | | | | | | | - | - | | | | |
| Web Aggregators | | | | | | | | | | | | | | | | | - | - | | | | |
| Insurance Marketing Firm | | | | | | | | | | | | | | | | | - | - | | | | |
| Common Service Centers | | | | | | | | | | | | | | | | | - | - | | | | |
| Micro Agents | | | | | | | | | | | | | | | | | - | - | | | | |
| Point of Sales (Direct) | | | | | | | | | | | | | | | | | - | - | | | | |
| Other (to be specified) | 3,613 | 6,949 | 34 | 63 | - | - | 1,415 | 1,857 | - | - | (2) | 17 | (229) | 108 | (174) | 471 | 1,009 | 2,454 | - | - | 4,656 | 9,466 |
| TOTAL | 3,654 | 6,991 | 41 | 73 | - | - | 1,415 | 1,857 | - | - | 11 | 31 | (250) | 133 | (169) | 476 | 1,006 | 2,497 | - | - | 4,700 | 9,561 |
| Commission and Rewards on (Excluding Reinsurance) Business written : | | | | | | | | | | | | | | | | | | | | | | |
| -In India | 3,654 | 6,991 | 41 | 73 | - | - | 1,415 | 1,857 | - | - | 11 | 31 | (250) | 133 | (169) | 476 | 1,006 | 2,497 | - | - | 4,700 | 9,561 |
| -Outside India | | | | | | | | | | | | | | | | | - | - | | | | |

FORM NL-7-OPERATING EXPENSES SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

| Particulars | FIRE | | Marine Cargo | | Motor OD | | Health | | Public/ Product Liability | | Miscellaneous Engineering | | Crop Insurance | | Other Miscellaneous segment | | Total Miscellaneous | | Life Insurance | | Grand Total | |
|--|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|---------------------------|---------------------------------------|------------------------------|---------------------------------------|----------------------|---------------------------------------|--------------------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|
| | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 | For H2 FY 2024-25 | For year ending 31st March 2025 |
| | | | | | | | | | | | | | | | | | | | | | | |
| 1 Employees' remuneration & welfare benefits | 38.18 | 148.67 | 2.16 | 8.07 | 0.02 | - | 48.45 | 101.82 | 0.00 | - | 1.05 | 3.59 | 76.95 | 126.07 | (7.53) | 5.60 | 118.94 | 237.07 | 505.24 | 986.97 | 664.32 | 1,380.58 |
| 2 Travel, conveyance and vehicle running expenses | 1.01 | 3.28 | (0.12) | - | 0.00 | - | 1.15 | 2.25 | 0.00 | - | 0.03 | 0.08 | 1.77 | 2.78 | (0.15) | 0.12 | 2.80 | 5.23 | 16.17 | 28.80 | 20.03 | 37.49 |
| 3 Training expenses | 0.07 | 0.10 | (0.00) | - | 0.00 | - | 0.05 | 0.07 | 0.00 | - | 0.00 | 0.00 | 0.07 | 0.09 | (0.00) | 0.00 | 0.13 | 0.16 | 1.25 | 1.46 | 1.14 | 1.43 |
| 4 Rents, rates & taxes | 2.44 | 8.37 | (0.32) | - | 0.00 | - | 2.87 | 5.73 | 0.00 | - | 0.07 | 0.20 | 4.46 | 7.10 | (0.39) | 0.32 | 7.00 | 13.34 | 28.70 | 51.41 | 38.28 | 73.57 |
| 5 Repairs | (5.24) | 2.32 | (0.40) | - | 0.00 | - | (2.06) | 1.59 | 0.00 | - | (0.12) | 0.06 | (1.40) | 1.96 | (0.81) | 0.09 | (4.39) | 3.69 | 21.73 | 14.43 | 11.63 | 20.36 |
| 6 Printing & stationery | 0.16 | 0.39 | (0.01) | - | 0.00 | - | 0.16 | 0.27 | 0.00 | - | 0.00 | 0.01 | 0.23 | 0.33 | (0.01) | 0.01 | 0.37 | 0.62 | 1.51 | 2.41 | 2.05 | 3.44 |
| 7 Communication expenses | 0.63 | 1.75 | (0.06) | - | 0.00 | - | 0.66 | 1.20 | 0.00 | - | 0.02 | 0.04 | 0.99 | 1.48 | (0.07) | 0.07 | 1.59 | 2.79 | 6.36 | 10.63 | 8.61 | 15.27 |
| 8 Legal & professional charges | 11.38 | 23.45 | 0.63 | 1.27 | 0.00 | - | 10.23 | 16.06 | 0.00 | - | 0.29 | 0.57 | 14.52 | 19.89 | (0.55) | 0.88 | 24.50 | 37.40 | 51.86 | 68.44 | 88.17 | 130.37 |
| 9 Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) as auditor | 1.03 | 3.60 | (0.14) | - | 0.00 | - | 1.22 | 2.47 | 0.00 | - | 0.03 | 0.09 | 1.91 | 3.06 | (0.17) | 0.14 | 2.99 | 5.75 | 3.42 | 10.46 | 7.50 | 20.00 |
| (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 | 0.83 | 0.83 | - | - | - | - | 0.57 | 0.57 | - | - | 0.02 | 0.02 | 0.70 | 0.70 | 0.03 | 0.03 | 1.32 | 1.32 | 2.44 | 2.44 | 4.64 | 4.64 |
| 11 Interest & Bank Charges | (0.00) | 0.03 | (0.00) | 0.00 | 0.00 | - | 0.01 | 0.02 | 0.00 | - | (0.00) | 0.00 | 0.01 | 0.03 | (0.00) | 0.00 | 0.02 | 0.05 | (0.05) | - | 0.06 | 0.18 |
| 12 Depreciation | 1.45 | 3.14 | 0.08 | 0.17 | 0.00 | - | 1.33 | 2.15 | 0.00 | - | 0.04 | 0.08 | 1.91 | 2.66 | (0.08) | 0.12 | 3.20 | 5.01 | 17.16 | 23.63 | 21.89 | 31.95 |
| 13 Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Information Technology Expenses | 150.92 | 151.25 | 8.19 | 8.21 | 0.00 | - | 103.42 | 103.58 | 0.00 | - | 3.64 | 3.65 | 128.11 | 128.26 | 5.66 | 5.70 | 240.83 | 241.19 | 311.96 | 313.99 | 711.90 | 714.63 |
| 16 Goods and Services Tax (GST) | 11.54 | 6.53 | 0.27 | - | (0.00) | - | 6.89 | 4.47 | (0.00) | - | 0.27 | 0.16 | 7.77 | 5.54 | 0.84 | 0.25 | 15.77 | 10.41 | (17.03) | 18.95 | 10.91 | 36.25 |
| 17 Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Management Expenses Allocation | 260.17 | 421.52 | 14.25 | 22.87 | 0.03 | - | 210.75 | 288.68 | 0.00 | - | 6.47 | 10.16 | 285.70 | 357.44 | (3.29) | 15.88 | 499.66 | 672.16 | 708.23 | 1,172.48 | 1,482.06 | 2,288.79 |
| General & Other Insurance Expenses | 45.55 | 71.62 | 2.49 | 3.89 | 0.00 | - | 36.46 | 49.05 | 0.00 | - | 1.13 | 1.73 | 49.14 | 60.73 | (0.40) | 2.70 | 86.34 | 112.71 | (20.00) | 16.47 | 113.74 | 205.54 |
| TOTAL | 520.10 | 846.87 | 27.00 | 44.48 | 0.06 | - | 422.15 | 579.97 | 0.00 | - | 13.02 | 20.51 | 572.85 | 718.12 | (6.91) | 31.00 | 1,001.17 | 1,350.51 | 1,638.96 | 2,722.95 | 3,186.92 | 4,964.49 |

| Particulars | FIRE | | Marine Cargo | | Motor OD | | Health | | Public/ Product Liability | | Miscellaneous Engineering | | Crop Insurance | | Other Miscellaneous segments | | Total Miscellaneous | | Life Insurance | | Grand Total | |
|--|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|---------------------------|---------------------------------------|------------------------------|---------------------------------------|----------------------|---------------------------------------|---------------------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|
| | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 | For H2 FY 2023-24 | For year ending 31st March 2024 |
| | | | | | | | | | | | | | | | | | | | | | | |
| 1 Employees' remuneration & welfare benefits | 148.96 | 267.82 | 2.48 | 7.72 | 0.02 | - | 116.08 | 163.42 | 0.10 | 0.10 | 0.84 | 4.20 | 1.95 | 4.56 | (21.37) | 17.26 | 97.62 | 189.54 | 187.87 | 695.72 | 436.94 | 1,160.80 |
| 2 Travel, conveyance and vehicle running expenses | 1.93 | 6.19 | (0.01) | 0.18 | 0.00 | - | 2.08 | 3.78 | 0.00 | 0.00 | (0.02) | 0.10 | 0.01 | 0.11 | (0.99) | 0.40 | 1.09 | 4.38 | 7.67 | 24.37 | 10.68 | 35.12 |
| 3 Training expenses | 0.19 | 0.40 | 0.00 | 0.01 | 0.00 | - | 0.16 | 0.25 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.01 | (0.04) | 0.03 | 0.12 | 0.29 | 0.68 | 1.67 | 1.00 | 2.37 |
| 4 Rents, rates & taxes | 5.42 | 9.50 | 0.09 | 0.27 | 0.00 | - | 4.17 | 5.79 | 0.00 | 0.00 | 0.03 | 0.15 | 0.07 | 0.16 | (0.71) | 0.61 | 3.57 | 6.72 | 15.84 | 32.73 | 24.91 | 49.22 |
| 5 Repairs | 1.72 | 2.98 | 0.03 | 0.09 | 0.00 | - | 1.32 | 1.82 | 0.00 | 0.00 | 0.01 | 0.05 | 0.02 | 0.05 | (0.22) | 0.19 | 1.13 | 2.11 | 5.05 | 10.27 | 7.93 | 15.44 |
| 6 Printing & stationery | 0.13 | 0.44 | (0.00) | 0.01 | 0.00 | - | 0.15 | 0.27 | 0.00 | 0.00 | (0.00) | 0.01 | 0.00 | 0.01 | (0.07) | 0.03 | 0.07 | 0.31 | 0.23 | 1.51 | 0.44 | 2.26 |
| 7 Communication expenses | 1.82 | 3.33 | 0.03 | 0.10 | 0.00 | - | 1.43 | 2.03 | 0.00 | 0.00 | 0.01 | 0.05 | 0.02 | 0.06 | (0.28) | 0.21 | 1.19 | 2.36 | 5.31 | 11.45 | 8.35 | 17.23 |
| 8 Legal & professional charges | 21.18 | 31.55 | 0.45 | 0.91 | 0.00 | - | 15.12 | 19.25 | 0.01 | 0.01 | 0.20 | 0.49 | 0.31 | 0.54 | (1.34) | 2.03 | 14.31 | 22.33 | 32.94 | 51.33 | 68.89 | 106.11 |
| 9 Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) as auditor | 3.09 | 7.56 | 0.02 | 0.22 | 0.00 | - | 2.83 | 4.61 | 0.00 | 0.00 | (0.01) | 0.12 | 0.03 | 0.13 | (0.96) | 0.49 | 1.90 | 5.35 | 5.99 | 11.88 | 11.00 | 25.00 |
| (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) Taxation matters | 0.74 | 0.74 | 0.02 | 0.02 | - | - | 0.45 | 0.45 | 0.00 | 0.00 | 0.01 | 0.01 | 0.01 | 0.01 | 0.05 | 0.05 | 0.53 | 0.53 | 1.21 | 1.21 | 2.50 | 2.50 |
| (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and publicity | 3.82 | 3.82 | 0.11 | 0.11 | - | - | 2.33 | 2.33 | 0.00 | 0.00 | 0.06 | 0.06 | 0.07 | 0.07 | 0.25 | 0.25 | 2.70 | 2.70 | 8.50 | 8.50 | 15.13 | 15.13 |
| 11 Interest & Bank Charges | 0.03 | 0.08 | 0.00 | 0.00 | 0.00 | - | 0.03 | 0.05 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | (0.01) | 0.01 | 0.02 | 0.06 | 0.06 | 0.12 | 0.11 | 0.26 |
| 12 Depreciation | 1.17 | 3.64 | (0.00) | 0.10 | 0.00 | - | 1.24 | 2.22 | 0.00 | 0.00 | (0.01) | 0.06 | 0.01 | 0.06 | (0.57) | 0.23 | 0.67 | 2.58 | 4.95 | 12.54 | 6.79 | 18.86 |
| 13 Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Information Technology Expenses | 40.08 | 76.97 | 0.59 | 2.22 | 0.01 | - | 32.27 | 46.97 | 0.03 | 0.03 | 0.16 | 1.21 | 0.50 | 1.31 | (7.03) | 4.96 | 25.94 | 54.47 | 295.47 | 344.22 | 362.08 | 477.89 |
| 16 Goods and Services Tax (GST) | (0.90) | 11.26 | (0.21) | 0.32 | 0.00 | - | 2.03 | 6.87 | 0.00 | 0.00 | (0.17) | 0.18 | (0.08) | 0.19 | (3.23) | 0.73 | (1.43) | 7.97 | 1.66 | 17.69 | (0.89) | 37.24 |
| 17 Others | 406.36 | 527.70 | 9.86 | 15.22 | 0.02 | - | 273.66 | 321.98 | 0.20 | 0.20 | 4.85 | 8.27 | 6.32 | 8.99 | (5.43) | 34.00 | 279.63 | 373.45 | 212.16 | 372.18 | 908.01 | 1,288.54 |
| Management Expenses Allocation | 70.41 | 80.22 | 1.88 | 2.31 | 0.00 | - | 45.04 | 48.95 | 0.03 | 0.03 | 0.98 | 1.26 | 1.15 | 1.37 | 1.98 | 5.17 | 49.19 | 56.77 | 110.42 | 165.22 | 231.91 | 304.53 |
| TOTAL | 706.17 | 1,034.20 | 15.35 | 29.82 | 0.06 | - | 500.40 | 631.03 | 0.39 | 0.39 | 6.95 | 16.22 | 10.40 | 17.62 | (39.96) | 66.64 | 478.25 | 896.00 | 1,762.61 | 2,095.76 | 3,558.53 | |

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**GENERAL REINSURANCE AG - INDIA BRANCH****Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017****Statement as on 31st March 2025**

| (Amount in Rs. Lakhs) | | | |
|-----------------------|---|-----------------------|-----------------------|
| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
| 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 | 7,090 | - |
| | TOTAL | 7,090 | - |

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 31st March 2025

| (Amount in Rs. Lakhs) | | | |
|-----------------------|--------------------------------------|--------------------------|--------------------------|
| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
| | Opening Balance of Assigned capital | 95,970 | 95,970 |
| | Add: Addition during the year | - | - |
| | Closing Balance of Assigned Capital* | | |
| | TOTAL | 95,970 | 95,970 |

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 31st March 2025

| (Amount in Rs. Lakhs) | | | |
|-----------------------|--------------------------|-----------------------|-----------------------|
| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
| 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 31st March 2025

| | Particulars | NL -12 | | NL -12A | | (Amount in Rs. Lakhs) | |
|---|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | Shareholders | | Policyholders | | Total | |
| | | As at 31st March 2025 | As at 31st March 2024 | As at 31st March 2025 | As at 31st March 2024 | As at 31st March 2025 | As at 31st March 2024 |
| | LONG TERM INVESTMENTS | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 47,516 | 39,152 | 39,739 | 30,324 | 87,254 | 69,476 |
| 2 | Other Approved Securities | - | 1,955 | - | 1,514 | - | 3,470 |
| 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 | 14,475 | 8,990 | 12,106 | 6,963 | 26,581 | 15,952 |
| 5 | Other than Approved Investments | - | - | - | - | - | - |
| | TOTAL | 61,991 | 50,097 | 51,845 | 38,801 | 1,13,835 | 88,898 |
| | SHORT TERM INVESTMENTS | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 29,188 | 24,072 | 24,411 | 18,644 | 53,600 | 42,716 |
| 2 | Other Approved Securities | 1,898 | - | 1,587 | - | 3,486 | - |
| 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 | 4,869 | 7,611 | 4,072 | 5,895 | 8,940 | 13,505 |
| 5 | Other than Approved Investments | - | - | - | - | - | - |
| | TOTAL | 35,955 | 31,683 | 30,070 | 24,539 | 66,026 | 56,221 |
| | GRAND TOTAL | 97,946 | 81,780 | 81,915 | 63,340 | 1,79,861 | 1,45,119 |

FORM NL-13-LOANS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
|----------|--|-----------------------|-----------------------|
| 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 31st March 2025

(Amount in Rs. Lakhs)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----------------------------------|----------------------|------------|------------|-----------------------|----------------------|----------------|----------------------|-----------------------|-----------------------|-----------------------|
| | As at 1st April 2024 | Additions | Deductions | As at 31st March 2025 | As at 1st April 2024 | For The Period | On Sales/Adjustments | As at 31st March 2025 | As at 31st March 2025 | As at 31st March 2024 |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Computer Software | 34 | - | - | 34 | 34 | - | - | 34 | - | - |
| Land-Freehold | - | - | - | - | - | - | - | - | - | - |
| Leasehold Property | 50 | 132 | 50 | 132 | 50 | 11 | 50 | 11 | 121 | - |
| Buildings | - | - | - | - | - | - | - | - | - | - |
| Furniture & Fittings | 7 | - | - | 7 | 6 | - | 0 | 6 | 1 | 0 |
| Information Technology Equipment | 95 | 20 | 7 | 108 | 54 | 20 | 7 | 67 | 40 | 41 |
| Vehicles | - | - | - | - | - | - | - | - | - | - |
| Office Equipment | 7 | 5 | (0) | 12 | 7 | 1 | (0) | 8 | 5 | 1 |
| Others (Specify nature) | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 193 | 157 | 57 | 293 | 151 | 32 | 57 | 126 | 167 | 42 |
| Work in progress | - | - | - | - | - | - | - | - | - | - |
| Grand Total | 193 | 157 | 57 | 293 | 151 | 32 | 57 | 126 | 167 | 42 |
| PREVIOUS YEAR | 163 | 43 | 13 | 193 | 144 | 19 | 12 | 151 | - | - |

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**GENERAL REINSURANCE AG - INDIA BRANCH**

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

Statement as on 31st March 2025

| (Amount in Rs. Lakhs) | | | |
|-----------------------|---|-----------------------|-----------------------|
| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
| 1 | Cash (including cheques ^(a) , drafts and stamps) | 0 | 0 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | | |
| | (bb) Others | | |
| | (b) Current Accounts | 4,019 | 5,094 |
| | (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 | 4,019 | 5,094 |
| | | | |
| | Balances with non-scheduled banks included in 2 and 3 above | - | - |
| | CASH & BANK BALANCES | | |
| | In India | 4,019 | 5,094 |
| | Outside India | - | - |

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

Note :

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

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
|---|---|------------------------------|------------------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 17 | 16 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 2,325 | 1,575 |
| 6 | Others | | |
| | Advance to Suppliers | 0 | 1 |
| | Advance to employees | - | - |
| | Less : Provision for doubtful advances | - | - |
| | MAT Credit Entitlement | 3,317 | 4,087 |
| | TOTAL (A) | 5,658 | 5,679 |
| | | | |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments | 4,049 | 3,028 |
| 2 | Outstanding Premiums | 41,038 | 33,173 |
| | Less : Provisions for doubtful debts | - | - |
| 3 | Agents' Balances | - | - |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | 492 | - |
| | Less : Provisions for doubtful debts | - | - |
| 6 | Due from subsidiaries/ holding | - | - |
| 7 | Current Account of Head Office* | - | - |
| 8 | Others | - | - |
| | Refundable Deposits | 32 | 23 |
| | Advance Commission for Long term Policies | 32 | - |
| | Unutilised Input tax credit | 1,162 | 1,795 |
| | TOTAL (B) | 46,805 | 38,020 |
| | TOTAL (A+B) | 52,464 | 43,699 |

Notes:

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

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

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

| (Amount in Rs. Lakhs) | | | |
|-----------------------|---|--------------------------|--------------------------|
| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
| 1 | Agents' Balances | - | - |
| 2 | Balances due to other insurance companies | 6,856 | 1,433 |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums received in advance | - | - |
| | (a) For Long term policies | 2,686 | - |
| | (b) for Other Policies | - | - |
| 5 | Unallocated Premium | - | - |
| 6 | Sundry creditors | 1,636 | 1,053 |
| 7 | Due to subsidiaries/ holding company | - | - |
| 8 | Claims Outstanding | 70,922 | 56,588 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Current Account of Head Office* | 4,188 | 459 |
| 11 | Interest payable on debentures/bonds | - | - |
| 12 | Others | - | - |
| | Statutory Dues | 4,031 | 6,069 |
| | TOTAL | 90,319 | 65,602 |

FORM NL-18-PROVISIONS SCHEDULE**GENERAL REINSURANCE AG - INDIA BRANCH****Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017****Statement as on 31st March 2025**

| (Amount in Rs. Lakhs) | | | |
|-----------------------|---|--------------------------|--------------------------|
| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
| 1 | Reserve for Unexpired Risk | 41,226 | 38,492 |
| 2 | Reserve for Premium Deficiency | 1,754 | 0 |
| 3 | For taxation (less advance tax paid and taxes deducted at source) | - | - |
| 4 | For Employee Benefits | 266 | 215 |
| 5 | Others | - | - |
| | TOTAL | 43,246 | 38,707 |

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

| (Amount in Rs. Lakhs) | | | |
|------------------------------|---|----------------------------------|----------------------------------|
| | Particulars | As at 31st March 2025 | As at 31st March 2024 |
| 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-21-RELATED PARTY TRANSACTIONS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 31st March 2025

| 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 H2 FY 2024-25 | For H1 FY 2024-25 | For the year ended 31st March 2025 | For H2 FY 2023-24 | For the year ended 31st March 2024 |
| 1 | General Reinsurance AG, Cologne | Head Office | Amount Received from Head Office as Capital | - | | - | - | - |
| | | | Information Technology cost and Management Expenses allocation | 2,227 | 796 | 3,023 | 1,274 | 1,766 |
| | | | Others | - | - | - | (3) | (3) |
| 2 | General Reinsurance Corporation- USA | Group Company | Retro Premium | 3,193 | 14,532 | 17,725 | 6,443 | 17,240 |
| | | | Retro Commission | (3,801) | (810) | (4,611) | (2,129) | (4,713) |
| | | | Retro Claims | (5,821) | (2,341) | (8,162) | (5,498) | (8,241) |
| | | | Other Income (Reimbursements) | - | | - | (18) | (18) |
| 3 | General Re Life Corporation- USA | Group Company | Retro Premium | 11,612 | 10,654 | 22,266 | 11,157 | 20,235 |
| | | | Retro Commission | 83,519 | (85,746) | (2,227) | (1,116) | (2,023) |
| | | | Retro Claims | (18,928) | (1,065) | (19,993) | (8,109) | (17,091) |
| | | | Other Income (Reimbursements) | - | (18) | (18) | (208) | (208) |
| 4 | General Reinsurance AG- Singapore Branch | Branch of the Head office | Reimbursements | 1 | - | 1 | 6 | 7 |
| 5 | | | | | | | | |

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

| PART-B Related Party Transaction Balances - As at 31st March 2025 | | | | | | | | |
|---|--|---|---|------------------------------|--|---|--|---|
| 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 | 4,188 | Payable | Nil | Nil | Nil | Nil |
| 2 | General Reinsurance Corporation- USA | Group Company | 6,856 | Payable | Nil | Nil | Nil | Nil |
| 3 | General Re Life Corporation- USA | Group Company | 492 | Receivable | Nil | Nil | Nil | Nil |
| 4 | General Reinsurance AG- Singapore Branch | Branch of the Head office | 1,459 | Payable | Nil | Nil | Nil | Nil |

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

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

| | (Amount in Rs. Lakhs) | |
|---|-----------------------|-----------------|
| | FY 2024-25 | FY 2023-24 |
| Cash Flows from the operating activities: | | |
| Premium received from policyholders, including advance receipts | 92,211 | 1,05,115 |
| Other receipts | 79 | 227 |
| Payments to the re-insurers, net of commissions and claims | (4,191) | (8,686) |
| Payments to co-insurers, net of claims recovery | - | - |
| Payments of claims | (52,176) | (61,762) |
| Payments of commission and brokerage | (7,461) | (9,537) |
| Payments of other operating expenses | (2,075) | (4,700) |
| Preliminary and pre-operative expenses | - | - |
| Deposits, advances and staff loans | (9) | (1) |
| Income taxes paid (Net) | (2,881) | (1,728) |
| Good & Service tax paid | 12 | 43 |
| Other payments | - | - |
| Cash flows before extraordinary items | - | - |
| Cash flow from extraordinary operations | - | - |
| Net cash flow from operating activities | 23,509 | 18,971 |
| Cash flows from investing activities: | | |
| Purchase of fixed assets | (140) | (43) |
| Proceeds from sale of fixed assets | - | - |
| Purchases of investments | (92,258) | (1,01,379) |
| Loans disbursed | - | - |
| Sales of investments | 58,467 | 74,500 |
| Repayments received | - | - |
| Rents/Interests/ Dividends received | 9,385 | 7,112 |
| Investments in money market instruments and in liquid mutual funds (Net) ^(a) | - | - |
| Expenses related to investments | (38) | (28) |
| Net cash flow from investing activities | (24,584) | (19,837) |
| Cash flows from financing activities: | | |
| Proceeds from issuance of share capital | - | - |
| Proceeds from borrowing | - | - |
| Repayments of borrowing | - | - |
| Interest/dividends paid | - | - |
| Net cash flow from financing activities | - | - |
| Effect of foreign exchange rates on cash and cash equivalents, net | - | - |
| Net increase in cash and cash equivalents: | (1,075) | (866) |
| Cash and cash equivalents at the beginning of the year | 5,094 | 5,959 |
| Cash and cash equivalents at the end of the year | 4,019 | 5,094 |

Notes: -

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

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

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

STATEMENT OF ADMISSIBLE ASSETS :

Statement as on 31st March 2025

(Amount in Rs. Lakhs)

| Item No. | Particulars | Policyholders A/c. | Shareholders A/c. | Total |
|----------|--|--------------------|-------------------|-----------------|
| | Investments: | | | |
| | Shareholders as per NL-12 of BS | - | 97,946 | 97,946 |
| | Policyholders as per NL-12 A of BS | 81,916 | - | 81,916 |
| (A) | Total Investments as per BS | 81,916 | 97,946 | 1,79,862 |
| (B) | Inadmissible Investment assets as per Clause (1) of Schedule I of regulation | - | - | - |
| (C) | Fixed assets as per BS | - | 166 | 166 |
| (D) | Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation | - | 166 | 166 |
| | Current Assets: | | | |
| (E) | Cash & Bank Balances as per BS | 3,726 | 293 | 4,019 |
| (F) | Advances and Other assets as per BS | 50,258 | 2,205 | 52,463 |
| (G) | Total Current Assets as per BS...(E)+(F) | 53,984 | 2,497 | 56,482 |
| (H) | Inadmissible current assets as per Clause (1) of Schedule I of regulation | - | - | - |
| (I) | Loans as per BS | - | - | - |
| (J) | Fair value change account subject to minimum of zero | - | - | - |
| (K) | Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I) | 1,35,900 | 1,00,610 | 2,36,510 |
| (L) | Total Inadmissible assets...(B)+(D)+(H)+(J) | - | 166 | 166 |
| (M) | Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L) | 1,35,900 | 1,00,444 | 2,36,344 |

(Amount in Rs. Lakhs)

| Item No. | Inadmissible Investment assets (Item wise Details) | Policyholders A/c. | Shareholders A/c. | Total |
|----------|---|--------------------|-------------------|------------|
| | Inadmissible Investment assets as per Clause (1) of Schedule I of regulation | | | |
| | Inadmissible Fixed assets | | | |
| | (a) Computer Software | - | - | - |
| | (b) Leasehold Improvements | - | 121 | 121 |
| | (c) Furniture, Fixtures and Equipments | - | 1 | 1 |
| | (d) Information Technology Equipment | - | 40 | 40 |
| | (e) Office Equipment | - | 5 | 5 |
| | Subtotal | - | 166 | 166 |
| | Inadmissible current assets | | | |
| | (a) | - | - | - |
| | (b) | - | - | - |
| | (c) | - | - | - |
| | | - | 166 | 166 |

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement Of Liabilities : As at 31st March 2025

| | | (Amount in Rs. Lakhs) | |
|----------|---|-----------------------|-----------------|
| Item No. | Reserve | Current Year | |
| | | Gross Reserve | Net Reserve |
| (a) | Unearned Premium Reserve (UPR) | 55,175 | 41,225 |
| (b) | Premium Deficiency Reserve (PDR) | 1,754 | 1,754 |
| (c) | Unexpired Risk Reserve (URR)...(a)+(b) | 56,929 | 42,979 |
| (d) | Outstanding Claim Reserve (other than IBNR reserve) | - | - |
| (e) | IBNR reserve | 35,960 | 21,285 |
| (f) | Total Reserves for Technical Liabilities...(c)+(d)+(e) | 1,57,685 | 1,04,996 |

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

GENERAL REINSURANCE AG - INDIA BRANCH

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

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st March 2025

(Amount in Rs. Lakhs)

| Item No. | Line of Business | Gross Premiums | Net Premiums | Gross Incurred Claims | Net Incurred Claims | RSM 1 | RSM 2 | RSM |
|----------|----------------------------------|----------------|---------------|-----------------------|---------------------|--------------|--------------|--------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1 | Fire | 18,050 | 9,025 | 17,655 | 8,828 | 1,805 | 2,648 | 2,648 |
| 2 | Marine Cargo | 980 | 490 | 489 | 244 | 118 | 88 | 118 |
| 3 | Marine - Other than Marine Cargo | - | - | - | - | - | - | - |
| 4 | Motor | - | - | (1) | (0) | - | (0) | - |
| 5 | Engineering | 435 | 218 | 78 | 39 | 44 | 12 | 44 |
| 6 | Aviation | - | - | - | - | - | - | - |
| 7 | Liability | - | - | 5 | 3 | - | 1 | 1 |
| 8 | Health | 12,361 | 12,361 | 6,529 | 6,529 | 2,472 | 1,959 | 2,472 |
| 9 | Miscellaneous | 680 | 340 | 1,620 | 810 | 95 | 340 | 340 |
| 10 | Crop | 15,306 | 7,653 | 6,626 | 3,313 | 1,531 | 994 | 1,531 |
| | Total | 47,812 | 30,087 | 33,002 | 19,765 | 6,064 | 6,042 | 7,154 |

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

(Amount in Rs. Lakhs)

| (1) | (2) | (3) |
|----------|--|----------|
| ITEM NO. | DESCRIPTION | AMOUNT |
| (A) | Policyholder's FUNDS | |
| | Available assets(as per Form IRDAI-GI-TA) | 1,35,900 |
| | Deduct: | |
| (B) | Current Liabilities as per BS | 87,786 |
| (C) | Provisions as per BS | 43,246 |
| (D) | Other Liabilities | |
| (E) | Excess in Policyholder's funds (A)-(B)-(C)-(D) | 4,868 |
| | Shareholder's FUNDS | |
| (F) | Available Assets | 1,00,444 |
| | Deduct: | |
| (G) | Other Liabilities | 2,533 |
| (H) | Excess in Shareholder's funds (F-G) | 97,911 |
| (I) | Total ASM (E+H) | 1,02,779 |
| (J) | Total RSM | 36,186 |
| | Total RSM Non Life | 7,154 |
| | Total RSM Life (As per certificate from Actuary) | 29,032 |
| (K) | SOLVENCY RATIO (Total ASM/ Total RSM) | 284.03% |

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

FORM NL-27- PRODUCTS INFORMATION**GENERAL REINSURANCE AG - INDIA BRANCH****Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017****Statement as on 31st March 2025**

| 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 31st March 2025

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

| Section I | | | |
|-----------|--|---------------|-----------------|
| No | PARTICULARS | SCH ++ | AMOUNT |
| 1 | Investments (Shareholders) | 8 | 97,946 |
| | Investments (Policyholders) | 8A | 81,915 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 167 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 4,019 |
| | b. Advances & Other Assets | 12 | 52,579 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 90,319 |
| | b. Provisions | 14 | 43,246 |
| | c. Misc. Exp not Written Off | 15 | - |
| | d. Debit Balance of P&L A/c | | - |
| | Application of Funds as per Balance Sheet (A) | | 1,03,060 |
| | | | |
| | Less: Other Assets | SCH ++ | Amount |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 167 |
| 3 | Cash & Bank Balance (if any) | 11 | 4,019 |
| 4 | Advances & Other Assets (if any) | 12 | 52,578 |
| 5 | Current Liabilities | 13 | 90,319 |
| 6 | Provisions | 14 | 43,246 |
| 7 | Misc. Exp not Written Off | 15 | - |
| 8 | Investments held outside India | | - |
| 9 | Debit Balance of P&L A/c | | - |
| | Total (B) | | (76,800) |
| | 'Investment Assets' | (A-B) | 1,79,861 |

| Section II | | | | | | | | | | |
|------------|--|-------------------|---------|---------------|---------------|-------------------------|----------------|------------|-----------------|---------------------|
| No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value (h) |
| | | | Balance | FRSM* | | | | | | |
| | | | (a) | (b) | (c) | d = (a+b+c) | e = (d-a) % | (f) | (g)=(d+f) | |
| 1 | Central Govt. Securities | Not less than 20% | | 76,704 | 64,150 | 1,40,854 | 78.31% | - | 1,40,854 | 1,41,371 |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above) | Not less than 30% | - | 76,704 | 64,150 | 1,40,854 | 78.31% | - | 1,40,854 | 1,41,371 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | a. Housing / Infra & Loans to SG for Housing and FFE | Not less than 15% | | | | | | | | |
| | 1. Approved Investments | | | 19,344 | 16,178 | 35,521 | 19.75% | - | 35,521 | 35,596 |
| | 2. Other Investments | | | | | | | | | |
| | b. Approved Investments | Not exceeding 55% | | | | | | | | |
| | c. Other Investments | | | 1,898 | 1,587 | 3,486 | 1.94% | | 3,486 | 3,483 |
| | Investment Assets | 100% | | 97,946 | 81,915 | 1,79,861 | 100.00% | - | 1,79,861 | 1,80,450 |

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

PART - B

Name of the Insurer: GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

| No | Category of Investments | COI | Opening Balance 01.04.2024 | % to Opening Balance | Net Accretion for the Qtr. | % to Total Accrual | TOTAL as on 31.03.2025 | % to Total |
|-------|---|------|----------------------------------|-------------------------|----------------------------------|-----------------------|------------------------------|------------|
| | | | (A) | | (B) | | (A+B) | |
| 1 | Central Govt. Securities | CGSB | 1,16,023 | 71.34% | 12,644 | 73.41% | 1,28,667 | 71.54% |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (in | CTRB | 12,159 | 7.48% | 28 | 0.16% | 12,187 | 6.78% |
| 3 | Investment subject to Exposure Norms | | | | | | | |
| | a. Housing & Loans to SG for Housing and FFE | | | | | | | |
| | 1. Approved Investments | HTDN | 5,507 | 3.39% | 2,505 | 14.54% | 8,012 | 4.45% |
| | | HLBH | 5,003 | 3.08% | (5,003) | -29.05% | - | 0.00% |
| | 2. Other Investments | | | | | | | |
| | b. Infrastructure Investments | | | | | | | |
| | 1. Approved Investments | IPTD | 19,504 | 11.99% | 7,037 | 40.86% | 26,540 | 14.76% |
| | | ICTD | 964 | 0.59% | 5 | 0.03% | 969 | 0.54% |
| | 2. Other Investments | | | | | | | |
| | c. Approved Investments | EPBT | 3,478 | 2.14% | 8 | 0.05% | 3,486 | 1.94% |
| | d. Other Investments (not exceeding 15%) | | | | | | | |
| Total | | | 1,62,638 | 100% | 17,224 | 100% | 1,79,861 | 100% |

Note:

- 1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
- 2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

(Amount in Rs. Lakhs)

Detail Regarding debt securities

| | MARKET VALUE | | | | Book Value | | | |
|--|-----------------------|------------------------------|-----------------------|------------------------------|-----------------------|------------------------------|-----------------------|------------------------------|
| | As at 31st March 2025 | As % of total for this class | As at 31st March 2024 | As % of total for this class | As at 31st March 2025 | As % of total for this class | As at 31st March 2024 | As % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 39,079 | 21.66% | 32,825 | 22.65% | 39,007 | 21.69% | 32,928 | 22.69% |
| AA or better | | | | | | | | |
| Rated below AA but above A | | | | | | | | |
| Rated below A but above B | | | | | | | | |
| Any other (Central Govt Securities) | 1,41,371 | 78.34% | 1,12,103 | 77.35% | 1,40,854 | 78.31% | 1,12,192 | 77.31% |
| | | | | | | | | |
| Total (A) | 1,80,450 | 100.00% | 1,44,928 | 100.00% | 1,79,861 | 100.00% | 1,45,120 | 100.00% |
| | | | | | | | | |
| BREAKDOWN BY RESIDUAL MATURITY | | | | | | | | |
| Up to 1 year | 66,129 | 36.65% | 73,100 | 62.80% | 66,025 | 36.71% | 56,221 | 38.74% |
| more than 1 year and upto 3years | 1,07,727 | 59.70% | 41,798 | 35.91% | 1,07,274 | 59.64% | 80,815 | 55.69% |
| More than 3years and up to 7years | 6,594 | 3.65% | 1,498 | 1.29% | 6,561 | 3.65% | 8,084 | 5.57% |
| More than 7 years and up to 10 years | | | | | | | | |
| above 10 years | | | | | | | | |
| Any other (Please specify) | | | | | | | | |
| Total (B) | 1,80,450 | 100.00% | 1,16,396 | 100.00% | 1,79,861 | 100.00% | 1,45,120 | 100.00% |
| | | | | | | | | |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 1,41,371 | 78.34% | 1,12,103 | 77.35% | 1,40,854 | 78.31% | 1,12,192 | 77.31% |
| b. State Government | | | | | | | | |
| c. Corporate Securities | 39,079 | 21.66% | 32,825 | 22.65% | 39,007 | 21.69% | 32,928 | 22.69% |
| Any other (Please specify) | | | | | | | | |
| Total (C) | 1,80,450 | 100.00% | 1,44,928 | 100.00% | 1,79,861 | 100.00% | 1,45,120 | 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 on 31st March 2025

(Amount in Rs. Lakhs)

| NO | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt instruments | | All Other Assets | | TOTAL | |
|----|---|--------------------|------------------------|--------------------|------------------------|------------------------|------------------------|--------------------|------------------------|--------------------|------------------------|
| | | YTD (Mar 31, 2025) | Prev FY (Mar 31, 2024) | YTD (Mar 31, 2025) | Prev FY (Mar 31, 2024) | YTD (Mar 31, 2025) | Prev FY (Mar 31, 2024) | YTD (Mar 31, 2025) | Prev FY (Mar 31, 2024) | YTD (Mar 31, 2025) | Prev FY (Mar 31, 2024) |
| 1 | Investments Assets | 1,67,674 | 1,37,513 | - | - | 12,187 | 7,607 | - | - | 1,79,861 | 1,45,119 |
| 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) | 1,67,674 | 1,37,513 | - | - | 12,187 | 7,607 | - | - | 1,79,861 | 1,45,119 |
| 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 on 31st March 2025

Name of the Fund: Not Applicable

Statement of Investment and Income on Investment

| No. | Category of Investment | Category Code | Half Year (H2) | | | | Year to Date (2024-25) | | | | (Amount in Rs. Lakhs) Year to Date (2023-24) 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 | 1,22,556 | 4,231 | 3.45% | 3.45% | 1,15,392 | 7,965 | 6.90% | 6.90% | 86,288 | 5,346 | 6.20% | 6.20% |
| 2 | Central Government Treasury Bills | CTRB | 12,430 | 410 | 3.30% | 3.30% | 11,661 | 782 | 6.71% | 6.71% | 17,444 | 1,207 | 6.92% | 6.92% |
| 3 | Infrastructure - PSU - Debentures / Bonds | IPTD | 21,564 | 804 | 3.73% | 3.73% | 21,294 | 1,588 | 7.46% | 7.46% | 17,305 | 1,178 | 6.81% | 6.81% |
| 4 | Infrastructure - accredited by NHB- Debentures/ Bonds | HTDN | 5,894 | 221 | 3.75% | 3.75% | 4,498 | 331 | 7.36% | 7.36% | 3,392 | 236 | 6.96% | 6.96% |
| 5 | Infrastructure - Other Corporate Securities - Debentures/ Bonds | ICTD | 966 | 37 | 3.83% | 3.83% | 964 | 73 | 7.57% | 7.57% | 955 | 65 | 6.81% | 6.81% |
| 6 | Approved Investments / Debt instruments | EPBT | 3,482 | 132 | 3.79% | 3.79% | 3,478 | 264 | 7.59% | 7.59% | 3,462 | 265 | 7.65% | 7.65% |
| 7 | Approved Investment - Affordable Housing | HLBH | 5,002 | 161 | 3.22% | 3.22% | 5,004 | 352 | 7.03% | 7.03% | 5,010 | 273 | 5.45% | 5.45% |
| | TOTAL | | 1,71,894 | 5,996 | 3.49% | 3.49% | 1,62,291 | 11,355 | 7.00% | 7.00% | 1,33,856 | 8,570 | 6.40% | 6.40% |

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****Name of the Fund: Not Applicable****Statement as on 31st March 2025****(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> | NIL | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| B. | <u>As on Date ²</u> | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

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 on 31st March 2025

(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 | 39,992 | - | - | 39,992 |
| 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) | | 39,992 | - | - | 39,992 |
| | With In India | | | | | |
| 1 | Indian Insurance Companies | | | | | |
| 2 | FRBs | | | | | |
| 3 | GIC Re | | | | | |
| 4 | Other (to be Specified) | | | | | |
| | Total (B) | | - | - | - | - |
| | Grand Total (C)= (A)+(B) | | 39,992 | - | - | 39,992 |

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

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)

[illegible]

(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

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 on 31st March 2025

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

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 31st March 2025

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 : FR8/008 09-May-2017

Statement as on 31st March 2025

| 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 3 months | | | | | | | | | | | | | | | | | | | |
| | 3 months to 6 months | | | | | | | | | | | | | | | | | | | |
| | 6 months to 1 year | | | | | | | | | | | | | | | | | | | |
| | 1 year 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 on 31st March 2025

| 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 3 months | | | | | | | | | | | | | | | | | | | |
| | 3 months to 6 months | | | | | | | | | | | | | | | | | | | |
| | 6 months to 1 year | | | | | | | | | | | | | | | | | | | |
| | 1 year and above | | | | | | | | | | | | | | | | | | | |

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

GENERAL REINSURANCE AG - INDIA BRANCH

Date:

WITHIN INDIA

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

Amount in Rs. Lakhs

Statement as on 31st March 2025

| 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

GENERAL REINSURANCE AG - INDIA BRANCH

Statement as on 31st March 2025

Ageing of Claims (Claims paid)

[illegible]

FORM NL-41 OFFICES INFORMATION

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

| 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 | Not Applicable |
| 4 | | Out of approvals of this year | Not Applicable |
| 5 | No. of branches closed during the year | | Not Applicable |
| 6 | No of branches at the end of the year | | 1 |
| 7 | No. of branches approved but not opened | | Not Applicable |
| 8 | No. of rural branches | | Not Applicable |
| 9 | No. of urban branches | | Not Applicable |
| 10 | <u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director | | Not Applicable |
| 11 | <u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total | | 19 5 24 |
| 12 | <u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified) | | 4 |

Employees and Insurance Agents and Intermediaries -Movement

| Particulars | Employees | Insurance Agents and Intermediaries |
|-------------------------------------|-----------|-------------------------------------|
| Number at the beginning of the year | 19 | 2 |
| Recruitments during the year | 5 | 2 |
| Attrition during the year | 5 | 0 |
| Number at the end of the year | 19 | 4 |

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2025

| 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. Parvathi Sankaranarayanan | Chief Underwriter | No Change |
| 4 | Mr. Kamlesh Mishra | Chief Compliance Officer | w.e.f. 28th Oct 2024 |

Notes:-

(a) "Key Management Person" as defined under the Master Circular Issued under Insurance Regulatory and Development Authority of India (Registration and Operations of Foreign Reinsurers Branches and Lloyd's India) Regulations, 2024

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

GENERAL REINSURANCE AG - INDIA BRANCH**Statement as on 31st March 2025**

| 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 | | | | | | | |

GENERAL REINSURANCE AG - INDIA BRANCH

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2024-25

| S.N | UIN | Name of the Product | No. Of Lives Insured | Date of Launch (DD-MM-YYYY) | Incurred Claims Ratio (ICR) | Combined Ratio (CR) | % age of Claims Settled (in terms of number of claims) | % age of Claims Repudiated (in terms of number of claims) | No. Of Complaints Received | No. Of Complaints Resolved | % of policies renewed out of total no. Of policies due for renewal | Age-wise distribution of Policies (classification of policies based on the age of the policy) | | | | | |
|-----|----------------|---------------------|----------------------|-----------------------------|-----------------------------|---------------------|--|---|----------------------------|----------------------------|--|---|---|--|---|--|-----------------------|
| | | | | | | | | | | | | No of Policies in its 1st Year | No of Policies completed 1 year and more than 1 years and less than 3 years | No of Policies completed more than 3 years not more than 5 years | No of Policies completed 5years or more than 5 years But less than 10 years | No of Policies completed 10 years and more than 10 years | Total No. Of Policies |
| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q=l+m+n+o+p |
| 1 | Not Applicable | | | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | | | | | |



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