



General Reinsurance AG
India Branch

Registration No. FRB/008

Public Disclosure
2025-2026 (Half Yearly)

S. No.	Form No	Page No
1	NL-1-B-RA	3
2	NL-2-B-PL	4
3	NL-3-B-BS	-
	NL-3A-B-BS	5
4	NL-4-PREMIUM SCHEDULE	6
5	NL-5-CLAIMS SCHEDULE	-
6	NL-6-COMMISSION SCHEDULE	7
7	NL-7-OPERATING EXPENSES SCHEDULE	8
8	NL-8-SHARE CAPITAL SCHEDULE	-
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	-
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	-
10	NL-10-RESERVE AND SURPLUS SCHEDULE	9
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	10
11	NL-11-BORROWING SCHEDULE	11
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	12
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	12
13	NL-13-LOANS SCHEDULE	13
14	NL-14-FIXED ASSETS SCHEDULE	14
15	NL-15-CASH AND BANK BALANCE SCHEDULE	15
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	-
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	16
17	NL-17-CURRENT LIABILITIES SCHEDULE	-
	NL-17A-CURRENT LIABILITIES SCHEDULE	17
18	NL-18-PROVISIONS SCHEDULE	18
19	NL-19-MISC EXPENDITURE SCHEDULE	19
20	NL-20-ANALYTICAL RATIOS SCHEDULE	20
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	21
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	-
23	NL-23 - SOLVENCY MARGIN - GI-TA	-
24	NL-24 - SOLVENCY MARGIN - GI-TR	-
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	-
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	-
27	NL-27-PRODUCT INFORMATION	22
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	23
29	NL-29-DEBT SECURITIES	24
30	NL-30-NON-PERFORMING ASSETS	25
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	26
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	27
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	28
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	29
35	NL-35-BSNS RETURNS ACROSS LOB	30
36	NL-36-CHANNEL WISE PREMIUM	31
37	NL-37-CLAIMS DATA	32
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	33
39	NL-39-AGEING OF CLAIMS	34
40	NL-40-UNDERWRITING PERFORMANCE	-
41	NL-41-OFFICE INFORMATION	35
42	NL-42-KEY MANAGEMENT PERSONS	36
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	-
44	NL-44 MOTOR THIRD PARTY OBLIGATION	-
45	NL-45-GRIEVANCE DISPOSAL	-
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	37
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	-

FORM NL-1-B-RA

GENERAL REINSURANCE AG - INDIA BRANCH

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

REVENUE ACCOUNT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2025

(Amount in Rs. Lakhs)												(Amount in Rs. Lakhs)	
	Particulars	Schedule Ref. Form No.	Fire		Marine		Miscellaneous		Life		Total		
			For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	
1	Premiums earned (Net)	NL-4	7,358	5,598	282	257	12,337	8,865	13,906	14,021	33,883	28,741	
2	Profit/ Loss on sale/redemption of Investments		0	(0)	0	(0)	0	(0)	0	(0)	1	(1)	
3	Interest, Dividend & Rent – Gross Note 1		877	701	44	38	612	750	1,079	963	2,611	2,451	
4	Other Income		-	-	-	-	-	-	-	-	-	-	
	TOTAL (A)		8,236	6,299	326	294	12,949	9,614	14,985	14,984	36,495	31,191	
6	Claims Incurred (Net)	NL-5	3,825	6,461	196	168	7,708	4,065	12,084	9,742	23,813	20,436	
7	Commission	NL-6	397	1,086	(17)	19	894	1,812	(1,274)	(1,065)	1	1,852	
8	Operating Expenses related to Insurance Business	NL-7	667	327	32	17	476	349	1,967	1,084	3,141	1,778	
9	Premium Deficiency		-	-	-	-	(1,754)	-	(0)	(0)	(1,754)	(0)	
	TOTAL (B)		4,889	7,874	211	205	7,324	6,227	12,777	9,760	25,200	24,066	
10	Operating Profit/(Loss) C= (A - B)		3,347	(1,575)	115	89	5,625	3,387	2,208	5,224	11,295	7,125	
11	APPROPRIATIONS												
	Transfer to Shareholders' Account		3,347	(1,575)	115	89	5,625	3,387	2,208	5,224	11,295	7,125	
	Transfer to Catastrophe Reserve												
	Transfer to Other Reserves (to be specified)												
	TOTAL (C)		-	-	-	-	-	-	-	-	-	-	

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

Note - 1

Pertaining to Policyholder's funds	Fire		Marine		Miscellaneous		Life		Total	
	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024
Interest, Dividend & Rent	847	640	42	34	591	684	1,042	879	2,523	2,238
Add/Less:-										
Investment Expenses	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	30	61	1	3	21	65	37	84	89	213
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*	877	701	44	38	612	750	1,079	963	2,611	2,451

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

GENERAL REINSURANCE AG - INDIA BRANCH

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

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER 2025

(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2024	For the period ended 30th September, 2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		3,347	3,347	(1,575)	(1,575)
	(b) Marine Insurance		115	115	89	89
	(c) Miscellaneous Insurance		5,625	5,625	3,387	3,387
	(d) Life Insurance		2,208	2,208	5,224	5,224
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,574	3,574	2,657	2,657
	(b) Profit on sale of investments		1	1	-	-
	(c) (Loss on sale/ redemption of investments)		-	-	(1)	(1)
	(d) Amortization of Premium / Discount on Investments		126	126	253	253
3	OTHER INCOME (To be specified)		14	14	18	18
	TOTAL (A)		15,009	15,009	10,052	10,052
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		19	19	24	24
	(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)		19	19	24	24
6	Profit/(Loss) Before Tax		14,991	14,991	10,027	10,027
7	Provision for Taxation					
	(a) Current Tax /MAT Payable		(5,733)	(5,733)	(1,643)	(1,643)
	(b) Deferred Tax		2	2	158	158
	(c) MAT Credit Entitlement		3,317	3,317	164	164
					-	-
8	Profit / (Loss) after tax		12,576	12,576	8,707	8,707
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		7,090	7,090	(6,160)	(6,160)
	Balance carried forward to Balance Sheet		19,666	19,666	2,547	2,547

FORM NL-3-B-BS

GENERAL REINSURANCE AG - INDIA BRANCH

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

BALANCE SHEET AS AT 30TH SEPTEMBER 2025

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 30th September 2025	As at 30th September 2024
SOURCES OF FUNDS			
RESERVES AND SURPLUS	NL-10	19,666	2,547
Head Office Account	NL-10A	95,970	95,970
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		-	-
-Policyholders' Funds		-	-
BORROWINGS	NL-11	-	-
TOTAL		1,15,635	98,517
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,08,257	88,286
INVESTMENTS-Policyholders	NL-12A	76,416	74,353
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	147	118
DEFERRED TAX ASSET (Net)		118	261
CURRENT ASSETS			
Cash and Bank Balances	NL-15	10,988	5,187
Advances and Other Assets	NL-16	67,473	58,938
Sub-Total (A)		78,462	64,125
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	1,07,639	81,694
PROVISIONS	NL-18	40,123	46,931
Sub-Total (B)		1,47,763	1,28,625
NET CURRENT ASSETS (C) = (A - B)		(69,301)	(64,500)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		1,15,635	98,517

CONTINGENT LIABILITIES

Particulars	As at 30th September 2025	As at 30th September 2024
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the	-	-
3. Underwriting commitments outstanding (in respect of shares and	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	-	-

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

[illegible][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 the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025
Commission & Remuneration																	-	-				
Rewards																	-	-				
Distribution fees																	-	-				
Gross Commission																	-	-				
Add: Commission on Re-insurance Accepted	1,511	1,511	28	28	-	-	1,016	1,016	-	-	20	20	24	24	-	-	1,060	1,060	-	-	2,599	2,599
Less: Commission on Re-insurance Ceded	1,114	1,114	45	45	-	-	-	-	-	-	41	41	123	123	2	2	166	166	1,274	1,274	2,599	2,599
Net Commission	397	397	(17)	(17)	-	-	1,016	1,016	-	-	(20)	(20)	(99)	(99)	(2)	(2)	894	894	(1,274)	(1,274)	0	0
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	13.34	13.34	12.98	12.98	-	-	-	-	-	-	1.65	1.65	-	-	-	-	1.65	1.65	-	-	27.98	27.98
Direct Business - Online ^c																	-	-				
MISP (Direct)																	-	-				
Web Aggregators																	-	-				
Insurance Marketing Firm																	-	-				
Common Service Centers																	-	-				
Micro Agents																	-	-				
Point of Sales (Direct)																	-	-				
Other (to be specified)	1,498	1,498	15	15	-	-	1,016	1,016	-	-	19	19	24	24	-	-	1,058	1,058	-	-	2,571	2,571
TOTAL	1,512	1,512	28	28	-	-	1,016	1,016	-	-	20	20	24	24	-	-	1,060	1,060	-	-	2,599	2,599
Commission and Rewards on (Excluding Reinsurance) Business written :																						
-In India	1,512	1,512	28	28	-	-	1,016	1,016	-	-	20	20	24	24	-	-	1,060	1,060	-	-	2,600	2,600
-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 the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024
Commission & Remuneration																	-	-				
Rewards																	-	-				
Distribution fees																	-	-				
Gross Commission																	-	-				
Add: Commission on Re-insurance Accepted	3,284	3,284	58	58	-	-	1,760	1,760	-	-	7	7	15	15	135	135	1,917	1,917	-	-	5,258	5,258
Less: Commission on Re-insurance Ceded	(2,198)	(2,198)	(39)	(39)	-	0	-	-	-	-	(4)	(4)	(10)	(10)	(91)	(91)	(105)	(105)	(1,065)	(1,065)	(3,406)	(3,406)
Net Commission	1,086	1,086	19	19	-	-	1,760	1,760	-	-	2	2	5	5	45	45	1,812	1,812	(1,065)	(1,065)	1,852	1,852
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	42.04	42.04	10.10	10.10	-	-	-	-	-	-	13.24	13.24	24.80	24.80	5.07	5.07	43.11	43.11	-	-	95.25	95.25
Direct Business - Online ^c																	-	-				
MISP (Direct)																	-	-				
Web Aggregators																	-	-				
Insurance Marketing Firm																	-	-				
Common Service Centers																	-	-				
Micro Agents																	-	-				
Point of Sales (Direct)																	-	-				
Other (to be specified)	3,242	3,242	48	48	-	-	1,760	1,760	-	-	(7)	(7)	(10)	(10)	130	130	1,874	1,874	-	-	5,163	5,163
TOTAL	3,284	3,284	58	58	-	-	1,760	1,760	-	-	7	7	15	15	135	135	1,917	1,917	-	-	5,258	5,258
Commission and Rewards on (Excluding Reinsurance) Business written :																						
-In India	3,284	3,284	58	58			1,760	1,760	-	-	7	7	15	15	135	135	1,917	1,917	-	-	5,258	5,258
-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		(Amount in Rs. Lakhs)	
	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025	For the half year ended 30th September, 2025	For the period ended 30th September, 2025
1 Employees' remuneration & welfare benefits	93.02	93.02	4.63	4.63	0.01	0.01	12.06	12.06	-	-	9.64	9.64	41.89	41.89	2.79	2.79	66.39	66.39	643.18	643.18	807.21	807.21
2 Travel, conveyance and vehicle running expenses	3.45	3.45	0.17	0.17	0.00	0.00	0.45	0.45	-	-	0.36	0.36	1.55	1.55	0.10	0.10	2.46	2.46	15.39	15.39	21.48	21.48
3 Training expenses	0.62	0.62	0.03	0.03	0.00	0.00	0.08	0.08	-	-	0.06	0.06	0.28	0.28	0.02	0.02	0.44	0.44	0.76	0.76	1.85	1.85
4 Rents, rates & taxes	3.08	3.08	0.15	0.15	0.00	0.00	0.40	0.40	-	-	0.32	0.32	1.39	1.39	0.09	0.09	2.20	2.20	27.52	27.52	32.96	32.96
5 Repairs	0.84	0.84	0.04	0.04	0.00	0.00	0.11	0.11	-	-	0.09	0.09	0.38	0.38	0.03	0.03	0.60	0.60	7.56	7.56	9.04	9.04
6 Printing & stationery	0.17	0.17	0.01	0.01	0.00	0.00	0.02	0.02	-	-	0.02	0.02	0.08	0.08	0.01	0.01	0.12	0.12	1.52	1.52	1.82	1.82
7 Communication expenses	0.81	0.81	0.04	0.04	0.00	0.00	0.11	0.11	-	-	0.08	0.08	0.37	0.37	0.02	0.02	0.58	0.58	7.27	7.27	8.70	8.70
8 Legal & professional charges	8.06	8.06	0.40	0.40	0.00	0.00	1.04	1.04	-	-	0.83	0.83	3.63	3.63	0.24	0.24	5.75	5.75	38.15	38.15	52.36	52.36
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	5.18	5.18	0.26	0.14	0.00	(0.00)	0.67	1.24	-	-	0.54	0.06	2.33	1.14	0.16	0.31	3.70	2.75	6.37	7.04	15.50	15.50
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	-	-	0.00	0.00	0.02	0.02	0.00	0.00	0.03	0.03	0.05	0.05	0.11	0.11
12 Depreciation	2.58	2.58	0.13	0.13	0.00	0.00	0.34	0.34	-	-	0.27	0.27	1.16	1.16	0.08	0.08	1.84	1.84	21.43	21.43	25.99	25.99
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	68.42	68.42	3.41	3.41	0.01	0.01	8.87	8.87	-	-	7.09	7.09	30.81	30.81	2.05	2.05	48.84	48.84	234.22	234.22	354.89	354.89
16 Goods and Services Tax (GST)	0.12	0.12	0.01	0.01	0.00	0.00	0.02	0.02	-	-	0.01	0.01	0.05	0.05	0.00	0.00	0.09	0.09	6.04	6.04	6.26	6.26
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Expenses Allocation	298.80	298.80	14.89	14.89	0.04	0.04	38.74	38.74	-	-	30.95	30.95	134.56	134.56	8.96	8.96	213.26	213.26	656.09	656.09	1,183.04	1,183.04
General & Other Insurance Expenses	173.45	173.45	8.64	8.64	0.03	0.03	22.46	22.46	-	-	17.97	17.97	78.11	78.11	5.20	5.20	123.76	123.76	290.23	290.23	596.08	596.08
TOTAL	666.64	666.64	31.73	31.73	0.10	0.10	86.40	86.40	-	-	69.14	69.14	300.22	300.22	20.00	20.00	475.86	475.86	1,967.10	1,967.10	3,141.02	3,141.02

Particulars	FIRE		Marine Cargo		Motor OD		Health		Public/ Product Liability		Engineering		Crop Insurance		Other Miscellaneous segments		Total Miscellaneous		Life Insurance		Grand Total	
	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024	For the half year ended 30th September, 2024	For the period ended 30th September, 2024
1 Employees' remuneration & welfare benefits	110.49	110.49	5.91	5.91	(0.02)	(0.02)	53.36	53.36	(0.00)	-	2.53	2.53	49.12	49.12	13.13	13.13	118.13	118.13	481.73	481.73	716.26	716.26
2 Travel, conveyance and vehicle running expenses	2.27	2.27	0.12	0.12	(0.00)	(0.00)	1.10	1.10	(0.00)	-	0.05	0.05	1.01	1.01	0.27	0.27	2.43	2.43	12.63	12.63	17.46	17.46
3 Training expenses	0.04	0.04	0.00	0.00	(0.00)	(0.00)	0.02	0.02	(0.00)	-	0.00	0.00	0.02	0.02	0.00	0.00	0.04	0.04	0.21	0.21	0.29	0.29
4 Rents, rates & taxes	5.93	5.93	0.32	0.32	(0.00)	(0.00)	2.86	2.86	(0.00)	-	0.14	0.14	2.64	2.64	0.70	0.70	6.34	6.34	22.71	22.71	35.30	35.30
5 Repairs	7.56	7.56	0.40	0.40	(0.00)	(0.00)	3.65	3.65	(0.00)	-	0.17	0.17	3.36	3.36	0.90	0.90	8.08	8.08	(7.31)	(7.31)	8.73	8.73
6 Printing & stationery	0.23	0.23	0.01	0.01	(0.00)	(0.00)	0.11	0.11	(0.00)	-	0.01	0.01	0.10	0.10	0.03	0.03	0.25	0.25	0.90	0.90	1.39	1.39
7 Communication expenses	1.12	1.12	0.06	0.06	(0.00)	(0.00)	0.54	0.54	(0.00)	-	0.03	0.03	0.50	0.50	0.13	0.13	1.20	1.20	4.28	4.28	6.66	6.66
8 Legal & professional charges	12.07	12.07	0.65	0.65	(0.00)	(0.00)	5.83	5.83	(0.00)	-	0.28	0.28	5.37	5.37	1.43	1.43	12.90	12.90	16.57	16.57	42.20	42.20
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	2.57	2.57	0.14	0.14	(0.00)	(0.00)	1.24	1.24	(0.00)	(0.00)	0.06	0.06	1.14	1.14	0.31	0.31	2.75	2.75	7.04	7.04	12.50	12.50
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	0.04	0.04	0.00	0.00	(0.00)	(0.00)	0.02	0.02	(0.00)	-	0.00	0.00	0.02	0.02	0.00	0.00	0.04	0.04	0.05	0.05	0.12	0.12
12 Depreciation	1.69	1.69	0.09	0.09	(0.00)	(0.00)	0.82	0.82	(0.00)	-	0.04	0.04	0.75	0.75	0.20	0.20	1.81	1.81	6.47	6.47	10.05	10.05
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	0.34	0.34	0.02	0.02	(0.00)	(0.00)	0.16	0.16	(0.00)	-	0.01	0.01	0.15	0.15	0.04	0.04	0.36	0.36	2.02	2.02	2.74	2.74
16 Goods and Services Tax (GST)	(5.01)	(5.01)	(0.27)	(0.27)	0.00	0.00	(2.42)	(2.42)	0.00	-	(0.11)	(0.11)	(2.23)	(2.23)	(0.60)	(0.60)	(5.36)	(5.36)	35.98	35.98	25.34	25.34
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Expenses Allocation	161.35	161.35	8.63	8.63	(0.03)	(0.03)	77.93	77.93	(0.00)	-	3.70	3.70	71.74	71.74	19.17	19.17	172.50	172.50	464.25	464.25	806.73	806.73
General & Other Insurance Expenses	26.07	26.07	1.39	1.39	(0.00)	(0.00)	12.59	12.59	(0.00)	-	0.60	0.60	11.59	11.59	3.10	3.10	27.87	27.87	36.47	36.47	91.80	91.80
TOTAL	326.76	326.76	17.48	17.48	(0.06)	(0.06)	157.82	157.82	(0.00)	-	7.49	7.49	145.27	145.27	38.82	38.82	349.34	349.34	1,084.00	1,084.00	1,777.57	1,777.57

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**GENERAL REINSURANCE AG - INDIA BRANCH**

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 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	19,666	2,547
	TOTAL	19,666	2,547

FORM NL-10A-HEAD OFFICE ACCOUNT SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 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 license issued by the Authority and no amount/balance shall be transferred out of the Country without approval of the Authority.

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

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 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 30th September 2025

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	34,150	46,184	24,106	38,895	58,256	85,079
2	Other Approved Securities	-	1,884	-	1,586	-	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	11,477	10,311	8,101	8,684	19,578	18,995
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	45,627	58,379	32,207	49,165	77,834	1,07,544
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	51,803	23,398	36,566	19,705	88,369	43,103
2	Other Approved Securities	2,048	-	1,446	-	3,494	-
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	8,778	6,509	6,197	5,482	14,975	11,992
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	62,630	29,907	44,208	25,187	1,06,838	55,095
	GRAND TOTAL	1,08,257	88,286	76,416	74,353	1,84,673	1,62,639

FORM NL-13-LOANS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 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 (Rs. Lakhs)	Provision (Rs. Lakhs)	
	Sub-standard	-	-	
	Doubtful	-	-	
	Loss	-	-	
	Total	-	-	

FORM NL-14-FIXED ASSETS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April 2025	Additions	Deductions	As at 30th September 2025	As at 1st April 2025	For The Period	On Sales/Adjustments	As at 30th September 2025	As at 30th September 2025	As at 30th September 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	34	-	-	34	34	-	-	34	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	132	-	(5)	127	11	14	-	25	102	121
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	7	-	-	7	6	-	-	6	1	1
Information Technology Equipment	108	11	-	119	67	11	-	78	40	40
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	12	0	-	13	8	1	-	8	4	5
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	293	11	(5)	299	126	26	-	152	147	167
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	293	11	(5)	299	126	26	-	152	147	167
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 30th September 2025**

(Amount in Rs. Lakhs)			
	Particulars	As at 30th September 2025	As at 30th September 2024
1	Cash (including cheques ^(a) , drafts and stamps)	0.05	0.10
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	10,988	5,187
	(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	10,988	5,187
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	10,988	5,187
	Outside India	-	-

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

Note :

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

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)			
	Particulars	As at 30th September 2025	As at 30th September 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	48	35
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,380	1,936
6	Others		-
	Advance to Suppliers	2	2
	Advance to employees	0	-
	Less : Provision for doubtful advances	-	-
	MAT Credit Entitlement	-	4,200
	TOTAL (A)	3,430	6,173
	OTHER ASSETS		
1	Income accrued on investments	4,730	4,062
2	Outstanding Premiums	58,707	47,495
	Less : Provisions for doubtful debts	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
	Less : Provisions for doubtful debts	-	-
6	Due from subsidiaries/ holding	-	-
7	Current Account of Head Office*	-	-
8	Others	-	-
	Refundable Deposits	32	55
	Unutilised Input tax credit	469	1,153
	Advance Commission for Long term Policies	104	-
	TOTAL (B)	64,042	52,765
	TOTAL (A+B)	67,472	58,938

Notes:

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

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

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
1	Agents' Balances	-	-
2	Balances due to other insurance companies	19,445	16,124
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For Long term policies	3,684	-
	(b) for Other Policies	-	-
5	Unallocated Premium	1,640	-
6	Sundry creditors	-	128
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	72,344	59,193
9	Due to Officers/ Directors	-	-
10	Current Account of Head Office*	5,945	1,099
11	Interest payable on debentures/bonds	-	-
12	Others	-	-
	Statutory Dues	4,580	5,151
	TOTAL	1,07,639	81,694

Note:

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

FORM NL-18-PROVISIONS SCHEDULE

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 30th September 2025

(Amount in Rs. Lakhs)			
	Particulars	As at 30th September 2025	As at 30th September 2024
1	Reserve for Unexpired Risk	39,649	46,531
2	Reserve for Premium Deficiency	0	0
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	474	400
5	Others	-	-
	TOTAL	40,123	46,931

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

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 30th September 2025

(Amount in Rs. Lakhs)			
	Particulars	As at 30th September 2025	As at 30th September 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 30th September 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 the half year ended 30th September, 2025	For the half year ended 30th September, 2025	For the half year ended 30th September, 2024	For the half year ended 30th September, 2024
1	General Reinsurance AG, Cologne	Head Office	Amount Received from Head Office as Capital	-	-	-	-
			Information Technology cost and Management Expenses allocation	1,483	1,483	796	796
			Others	-	-	-	-
2	General Reinsurance Corporation- USA	Group Company	Retro Premium	17,030	17,030	14,532	14,532
			Retro Claims	(1,946)	(1,946)	(810)	(810)
			Retro Commission	(1,324)	(1,324)	(2,341)	(2,341)
3	General Re Life Corporation- USA	Group Company	Retro Premium	12,744	12,744	10,654	10,654
			Retro Claims	(12,089)	(12,089)	(85,746)	(85,746)
			Retro Commission	(1,274)	(1,274)	(1,065)	(1,065)
4	General Reinsurance AG- Singapore Branch	Branch of the Head office	Reimbursements	-	-	-	-

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

PART-B Related Party Transaction Balances - As at 30th September 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	5,945	Payable	Nil	Nil	Nil	Nil
2	General Reinsurance Corporation- USA	Group Company	169	Receivable	Nil	Nil	Nil	Nil
3	General Re Life Corporation- USA	Group Company	1,627	Payable	Nil	Nil	Nil	Nil
4	General Reinsurance AG- Singapore Branch	Branch of the Head office	1,459	Payable	Nil	Nil	Nil	Nil

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 30th September 2025

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

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

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

PART - A

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 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	1,08,257
	Investments (Policyholders)	8A	76,416
2	Loans	9	-
3	Fixed Assets	10	147
4	Current Assets		
	a. Cash & Bank Balance	11	10,988
	b. Advances & Other Assets	12	67,473
	c. Deferred Tax Asset		118
5	Current Liabilities		
	a. Current Liabilities	13	1,07,639
	b. Provisions	14	40,123
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		1,15,636
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	147
3	Cash & Bank Balance (if any)	11	10,988
4	Advances & Other Assets (if any)	12	67,591
5	Current Liabilities	13	1,07,639
6	Provisions	14	40,123
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		(69,036)
	'Investment Assets'	(A-B)	1,84,673

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%		85,953	60,672	1,46,625	79.40%	-	1,46,625	1,47,532
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Indl (1) above)	Not less than 30%	-	85,953	60,672	1,46,625	79.40%	-	1,46,625	1,47,532
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			20,256	14,298	34,554	18.71%	-	34,554	34,922
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%		2,048	1,446	3,494	1.89%		3,494	3,511
	c. Other Investments									
	Investment Assets	100%		1,08,257	76,416	1,84,673	100.00%	-	1,84,673	1,85,965

PART - B

Name of the Insurer: GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2025

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance 01.04.2025	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL as on 30.09.2025	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	1,28,667	71.54%	7,629	158.57%	1,36,296	73.80%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (I)	CTRB	12,187	6.78%	(1,858)	-38.62%	10,329	5.59%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDN	8,012	4.45%	(3)	-0.06%	8,009	4.34%
		HLBH	-	0.00%	-	0.00%	-	0.00%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments	IPTD	26,541	14.76%	(969)	-20.14%	25,572	13.85%
		ICTD	969	0.54%	4	0.08%	973	0.53%
	2. Other Investments							
	c. Approved Investments	EPBT	3,486	1.94%	8	0.17%	3,494	1.89%
	d. Other Investments (not exceeding 15%)							
	Total		1,79,862	100%	4,811	100%	1,84,673	100%

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 30th September 2025

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th September 2025	As % of total for this class	As at 30th September 2024	As % of total for this class	As at 30th September 2025	As % of total for this class	As at 30th September 2024	As % of total for this class
Break down by credit rating								
AAA rated	38,432	20.67%	34,445	21.13%	38,047	20.60%	34,457	21.19%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)	1,47,532	79.33%	1,28,594	78.87%	1,46,625	79.40%	1,28,182	78.81%
Total (A)	1,85,963	100.00%	1,63,039	100.00%	1,84,672	100.00%	1,62,639	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,07,434	57.77%	55,115	33.80%	1,06,838	57.85%	55,093	33.87%
more than 1 year and upto 3years	76,450	41.11%	99,833	61.23%	75,788	41.04%	99,471	61.16%
More than 3years and up to 7years	2,080	1.12%	8,091	4.96%	2,047	1.11%	8,075	4.96%
More than 7 years and up to 10 years								
above 10 years								
Any other (Please specify)								
Total (B)	1,85,963	100.00%	1,63,039	100.00%	1,84,672	100.00%	1,62,639	100.00%
Breakdown by type of the issuer								
a. Central Government	1,47,532	79.33%	1,28,594	78.87%	1,46,625	79.40%	1,28,182	78.81%
b. State Government								
c. Corporate Securities	38,432	20.67%	34,445	21.13%	38,047	20.60%	34,457	21.19%
Any other (Please specify)								
Total (C)	1,85,963	100.00%	1,63,039	100.00%	1,84,672	100.00%	1,62,639	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 30th September 2025

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		YTD (Sep 30, 2025)	Prev FY (Mar 31, 2025)	YTD (Sep 30, 2025)	Prev FY (Mar 31, 2025)	YTD (Sep 30, 2025)	Prev FY (Mar 31, 2025)	YTD (Sep 30, 2025)	Prev FY (Mar 31, 2025)	YTD (Sep 30, 2025)	Prev FY (Mar 31, 2025)
1	Investments Assets	1,74,344	1,67,675	-	-	10,329	12,187	-	-	1,84,673	1,79,861
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)	1,74,344	1,67,675	-	-	10,329	12,187	-	-	1,84,673	1,79,861
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 30th September 2025

Name of the Fund: Not Applicable

Statement of Investment and Income on Investment

No.	Category of Investment	Category Code	(Amount in Rs. Lakhs)											
			Half Year (H1)				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Central Government Bonds	CGSB	1,35,886	4,558	3.35%	3.35%	1,35,886	4,558	3.35%	3.35%	1,08,267	3,734	3.45%	3.45%
2	Central Government Treasury Bills	CTRB	9,284	285	3.07%	3.07%	9,284	285	3.07%	3.07%	10,896	372	3.41%	3.41%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	26,219	991	3.78%	3.78%	26,219	991	3.78%	3.78%	21,026	784	3.73%	3.73%
4	Infrastructure - accredited by NHB- Debentures/ Bonds	HTDN	8,010	310	3.87%	3.87%	8,010	310	3.87%	3.87%	3,109	110	3.54%	3.54%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	971	37	3.79%	3.79%	971	37	3.79%	3.79%	962	37	3.85%	3.85%
6	Approved Investments / Debt instruments	EPBT	3,490	133	3.80%	3.80%	3,490	133	3.80%	3.80%	3,474	132	3.80%	3.80%
7	Approved Investment - Affordable Housing	HLBH	-	-	-	-	-	-	-	-	5,005	191	3.82%	3.82%
	TOTAL		1,83,859	6,313	3.43%	3.43%	1,83,859	6,313	3.43%	3.43%	1,52,739	5,359	3.51%	3.51%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**GENERAL REINSURANCE AG - INDIA BRANCH**

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

Statement as on 30th September 2025

Name of the Fund: Not Applicable

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the half year ended</u> ¹	NIL							
B.	<u>As on Date</u> ²								

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 30th September 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	29,774	-	-	29,774
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)		29,774	-	-	29,774
	With In India					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	Total (B)		-	-	-	-
	Grand Total (C)= (A)+(B)		29,774	-	-	29,774

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

[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 30th September 2025

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health	Not Applicable							
7	Personal Accident								
8	Travel								
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments **								
15	Miscellaneous								

Notes:

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

FORM NL-36- BUSINESS -CHANNELS WISE

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 30th September 2025

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	Not Applicable							
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others								
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

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 30th September 2025

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

[illegible]

GENERAL REINSURANCE AG - INDIA BRANCH

Date:

Amount in Rs. Lakhs

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 30th September 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 Provisions²											
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) development³											
Amount											
(A-D)											
In %											
[(A-D)/A]											

Note:-

(a) Should Include all other prior years

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

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

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

FORM NL-39- AGEING OF CLAIMS

GENERAL REINSURANCE AG - INDIA BRANCH

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
For the half year ended on 30th September 2025

(Amount in Rs. Lakhs)

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

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

For the half year ended on 30th September 2024

(Rs in Lakhs)

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

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

FORM NL-41 OFFICES INFORMATION

GENERAL REINSURANCE AG - INDIA BRANCH

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

For the half year ended on 30th September 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 quarter	19	4
Recruitments during the quarter	-	-
Attrition during the quarter	-	-
Number at the end of the quarter	19	4

GENERAL REINSURANCE AG - INDIA BRANCH

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

For the half year ended on 30th September 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	No Change

Notes:-

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

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

GENERAL REINSURANCE AG - INDIA BRANCH

For the half year ended on 30th September 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							



The people behind the promise.

General Reinsurance AG
India Branch
105-108, 1st Floor, B-Wing, Dynasty Business Park
Andheri Kurla Road, Andheri (East),
Mumbai, Maharashtra – 400059
Tel. +91 22 6134 4100

genre.com

© General Reinsurance AG 2020