General Reinsurance AG
India Branch
Registration No. FRB/008

Public Disclosure
FY 2025–2026

A Berkshire Hathaway Company

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 YEAR ENDED ON 31ST MARCH 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Life				Total			
			For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025
1	Premiums earned (Net)	NL-4	2,833	10,192	4,699	10,297	187	469	205	462	9,898	22,235	9,205	18,070	13,505	27,411	14,623	28,644	26,423	60,307	28,732	57,473
2	Profit/ Loss on sale/redemption of Investments		0	0	0	(0)	0	0	0	(0)	1	0	0	(0)	1	1	(0)	(1)	1	1	(1)	(1)
3	Interest, Dividend & Rent – Gross Note 1		262	1,138	230	932	3	47	13	51	627	1,239	736	1,486	1,382	2,461	1,742	2,705	2,274	4,885	2,722	5,173
4	Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		**3,095**	**11,331**	**4,930**	**11,229**	**190**	**516**	**218**	**512**	**10,526**	**23,474**	**9,942**	**19,556**	**14,888**	**29,873**	**16,364**	**31,348**	**28,698**	**65,193**	**31,452**	**62,644**
6	Claims Incurred (Net)		346	4,171	2,366	8,828	(6)	189	77	245	600	8,309	5,321	9,386	13,790	25,874	15,796	25,538	14,730	38,542	23,560	43,996
7	Commission	NL-6	2,009	2,407	(52)	1,034	6	(10)	20	40	1,062	1,956	1,552	3,363	(1,371)	(2,645)	(1,161)	(2,227)	1,707	1,707	359	2,211
8	Operating Expenses related to Insurance Business	NL-7	165	831	520	847	2	34	27	44	429	905	1,001	1,351	1,674	3,642	1,639	2,723	2,271	5,412	3,187	4,965
9	Premium Deficiency		-	-	-	-	-	-	-	-	(0)	(1,754)	1,754	1,754	0	-	(0)	(0)	0	(1,754)	1,754	1,754
	TOTAL (B)		**2,520**	**7,409**	**2,835**	**10,709**	**3**	**213**	**124**	**329**	**2,091**	**9,415**	**9,628**	**15,854**	**14,093**	**26,870**	**16,274**	**26,034**	**18,707**	**43,908**	**28,860**	**52,926**
10	**Operating Profit/(Loss) C= (A - B)**		**575**	**3,922**	**2,095**	**520**	**188**	**303**	**94**	**183**	**8,435**	**14,059**	**314**	**3,701**	**795**	**3,003**	**90**	**5,314**	**9,991**	**21,285**	**2,592**	**9,718**
11	**APPROPRIATIONS**																					
	Transfer to Shareholders' Account		575	3,922	2,095	520	188	303	94	183	8,435	14,059	314	3,701	795	3,003	90	5,314	9,991	21,285	2,592	9,718
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		**575**	**3,922**	**2,095**	**520**	**188**	**303**	**94**	**183**	**8,435**	**14,059**	**314**	**3,701**	**795**	**3,003**	**90**	**5,314**	**9,991**	**21,285**	**2,592**	**9,718**

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 H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025
Interest, Dividend & Rent	293	1,140	214	854	5	47	12	46	649	1,241	677	1,361	1,423	2,465	1,599	2,478	2,369	4,892	2,501	4,739
Add/Less:-	-		-		-		-		-		-		-		-		-		-	
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(31)	(2)	17	78	(2)	(0)	1	4	(23)	(2)	59	125	(40)	(3)	143	227	(96)	(7)	220	433
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*	**262**	**1,138**	**230**	**932**	**3**	**47**	**13**	**51**	**627**	**1,239**	**736**	**1,486**	**1,382**	**2,461**	**1,742**	**2,705**	**2,274**	**4,885**	**2,722**	**5,173**

*** 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 YEAR ENDED ON 31ST MARCH 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For year ended 31st Mar, 2026	For year ended 31st Mar, 2025
1	OPERATING PROFIT/(LOSS)	NL-1		
	(a) Fire Insurance		3,922	520
	(b) Marine Insurance		303	183
	(c) Miscellaneous Insurance		14,059	3,701
	(d) Life Insurance		3,003	5,314
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		7,911	5,667
	(b) Profit on sale of investments		2	
	(c) (Loss on sale/ redemption of investments)		-	(2)
	(d) Amortization of Premium / Discount on Investments		(11)	518
3	OTHER INCOME (To be specified)		18	18
	TOTAL (A)		**29,206**	**15,919**
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		352	88
	(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)		**352**	**88**
6	**Profit/(Loss) Before Tax**		**28,854**	**15,831**
7	Provision for Taxation			
	(a) Current Tax /MAT Payable		(11,181)	(3,364)
	(b) Deferred Tax		19	13
	(c) MAT Credit Entitlement		3,317	770
8	**Profit / (Loss) after tax**		**21,010**	**13,250**
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	(6,160)
	Balance carried forward to Balance Sheet		**28,099**	**7,090**

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 2026

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	As at 31st March 2026	As at 31st March 2025
SOURCES OF FUNDS			
RESERVES AND SURPLUS	NL-10	28,099	7,090
Head Office Account	NL-10A	95,970	95,970
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		-	-
-Policyholders' Funds		-	-
BORROWINGS	NL-11	-	-
TOTAL		**1,24,069**	**1,03,060**
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,21,456	97,946
INVESTMENTS-Policyholders	NL-12A	75,102	81,915
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	131	167
DEFERRED TAX ASSET (Net)		135	116
CURRENT ASSETS			
Cash and Bank Balances	NL-15	1,279	4,019
Advances and Other Assets	NL-16	64,530	52,464
Sub-Total (A)		**65,809**	**56,482**
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	99,550	90,319
PROVISIONS	NL-18	39,014	43,246
Sub-Total (B)		**1,38,564**	**1,33,565**
NET CURRENT ASSETS (C) = (A - B)		**(72,755)**	**(77,082)**
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		**1,24,069**	**1,03,060**

CONTINGENT LIABILITIES

Particulars	As at 31st March 2026	As at 31st March 2025
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	-	-

FORM NL-4-PREMIUM SCHEDULE

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

(₹ in 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 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026
Gross Direct Premium																						
Add: Premium on reinsurance accepted[(a)]	3,990	24,835	(19)	1,020	(3)	-	5,759	8,135	-	-	(455)	1,704	6,787	16,175	394	1,020	12,483	27,034	28,060	53,705	44,514	1,06,595
Less: Premium on reinsurance ceded[(a)]	1,995	12,418	(9)	510	(2)	-	-	-	-	-	(228)	852	3,394	8,088	197	510	3,362	9,450	13,709	26,453	19,056	48,830
Net Written Premium	**1,995**	**12,418**	**(9)**	**510**	**(2)**	**-**	**5,759**	**8,135**	**-**	**-**	**(228)**	**852**	**3,394**	**8,088**	**197**	**510**	**9,121**	**17,585**	**14,351**	**27,252**	**25,457**	**57,764**
Add: Opening balance of UPR	4,818	1,753	317	81	-	0	16,282	21,776	-	-	696	16	4,688	3,809	62	1	21,728	25,602	12,786	13,791	39,649	41,226
Less: Closing balance of UPR	3,979	3,979	121	121	-	-	16,515	16,515	-	-	183	183	4,191	4,191	62	62	20,951	20,951	13,632	13,632	38,683	38,683
Net Earned Premium	**2,833**	**10,192**	**187**	**469**	**(2)**	**0**	**5,526**	**13,396**	**-**	**-**	**285**	**685**	**3,891**	**7,705**	**197**	**449**	**9,898**	**22,235**	**13,505**	**27,411**	**26,423**	**60,307**
Gross Direct Premium																						
- In India	3,990	24,835	(19)	1,020	(3)	-	5,759	8,135	-	-	(455)	1,704	6,787	16,175	394	1,020	12,483	27,034	28,060	53,705	44,514	1,06,595
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in 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 ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025
Gross Direct Premium																						
Add: Premium on reinsurance accepted[(a)]	323	18,050	31	980	3	-	3,800	12,361	0	-	29	435	7,425	15,306	(1,426)	680	9,832	28,783	28,046	52,386	38,233	1,00,198
Less: Premium on reinsurance ceded[(a)]	162	9,025	16	490	2	-	-	-	0	-	14	218	3,712	7,653	(713)	340	3,016	8,211	11,612	22,266	14,805	39,992
Net Written Premium	**162**	**9,025**	**16**	**490**	**2**	**-**	**3,800**	**12,361**	**0**	**-**	**14**	**218**	**3,712**	**7,653**	**(713)**	**340**	**6,816**	**20,572**	**16,434**	**30,120**	**23,427**	**60,206**
Add: Opening balance of UPR	6,290	3,025	270	53	-	(0)	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	0	0	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**	**2**	**(0)**	**6,717**	**12,445**	**2**	**5**	**116**	**219**	**2,911**	**5,062**	**(541)**	**340**	**9,206**	**18,070**	**14,623**	**28,644**	**28,732**	**57,473**
Gross Direct Premium																						
- In India	323	18,050	31	980	3	-	3,800	12,361	0	-	29	435	7,425	15,306	(1,426)	680	9,832	28,783	28,046	52,386	38,233	1,00,198
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-6-COMMISSION SCHEDULE

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

					Miscellaneous																	(₹ in Lakhs)
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 2025-26	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**	**For H2 FY 2025-26**	**For year ended 31st Mar, 2026**
Commission & Remuneration																	-	-				
Rewards																	-	-				
Distribution fees																	-	-				
Gross Commission																	-	-				
Add: Commission on Re-insurance Accepted	3,793	5,305	51	79	-	-	1,446	2,461	-	-	16	37	8	32	-	-	1,470	2,530	-	-	5,314	7,914
Less: Commission on Re-insurance Ceded	1,784	2,898	45	89	-	-	-	-	3	3	43	84	364	487	(2)	-	408	574	2,645	2,645	4,882	6,206
Net Commission	**2,009**	**2,407**	**6**	**(10**	**-**	**-**	**1,446**	**2,461**	**(3)**	**(3**	**(27)**	**(47**	**(356)**	**(455)**	**2**	**-**	**1,062**	**1,956**	**(2,645)**	**(2,645)**	**432**	**1,707**
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	60	73	(9)	4.10	-	-	-	-	-	-	9	10.97	2	2.33	-	-	11.65	13.30	-	-	63	91
Direct Business - Online[c]																	-	-			-	-
MISP (Direct)																	-	-			-	-
Web Aggregators																	-	-			-	-
Insurance Marketing Firm																	-	-			-	-
Common Service Centers																	-	-			-	-
Micro Agents																	-	-			-	-
Point of Sales (Direct)																	-	-			-	-
Other - Insurance Companies	3,733	5,232	60	75	-	-	1,446	2,461	-	-	7	26	5	29	-	-	1,458	2,516	-	-	5,252	7,823
TOTAL	**3,793**	**5,305**	**51**	**79**	**-**	**-**	**1,446**	**2,461**	**-**	**-**	**16**	**37**	**8**	**32**	**-**	**-**	**1,470**	**2,530**	**-**	**-**	**5,314**	**7,914**
Commission and Rewards on (Excluding Reinsurance) Business written :																	-	-				
-In India	3,793	5,305	51	79	-	-	1,446	2,461	-	-	16	37	8	32	-	-	1,470	2,530	-	-	5,314	7,914
-Outside India																	-	-				

																						(₹ in Lakhs)
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 2024-25	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 2025**	**For H2 FY 2024-25**	**For year ended 31st Mar, 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)**	**359**	**2,211**
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	3	13	-	-	-	-	-	-	(12	1.65	(25	-	(5	-	(41)	2	-	-	(67.27)	28
Direct Business - Online[c]																	-	-				
MISP (Direct)																	-	-				
Web Aggregators																	-	-				
Insurance Marketing Firm																	-	-				
Common Service Centers																	-	-				
Micro Agents																	-	-				
Point of Sales (Direct)																	-	-				
Other (to be specified)	1,222	4,464	55	103	-	-	1,609	3,369	-	-	23	16	11	1	(130)	-	1,512	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																	-	-				

Notes:

(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

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

(c) Commission on Business procured through Company website

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

(₹ in Lakhs)

						Miscellaneous																	
	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 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026	For H2 FY 2025-26	For year ended 31st Mar, 2026
1	Employees' remuneration & welfare benefits	57	150	2	6	(0)	-	37	49	-	-	1	10	56	98	3	6	97	164	547	1,190	704	1,511
2	Travel, conveyance and vehicle running expenses	1	5	0	0	(0)	-	1	2	-	-	(0)	0	1	3	0	0	3	5	18	33	22	43
3	Training expenses	(0)	0	(0)	0	(0)	-	0	0	-	-	(0)	0	(0)	0	(0)	0	(0)	0	4	4	3	5
4	Rents, rates & taxes	5	8	0	0	(0)	-	2	3	-	-	0	1	4	5	0	0	6	9	22	49	33	66
5	Repairs	1	2	0	0	(0)	-	1	1	-	-	0	0	1	1	0	0	2	2	6	14	9	18
6	Printing & stationery	0	0	0	0	(0)	-	0	0	-	-	0	0	0	0	0	0	0	0	1	2	1	3
7	Communication expenses	1	2	0	0	(0)	-	1	1	-	-	0	0	1	1	0	0	2	2	5	13	8	17
8	Legal & professional charges	22	30	1	1	(0)	-	9	10	-	-	1	2	16	19	1	1	27	32	26	64	75	128
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(1)	5	(0)	0	(0)	-	1	2	-	-	(0)	0	1	3	0	0	1	5	4	10	5	20
	(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)	8	(0)	0	(0)	-	1	3	-	-	(0)	1	1	5	0	0	3	8	7	17	9	33
11	Interest & Bank Charges	0	0	0	0	(0)	-	0	0	-	-	0	0	0	0	0	0	0	0	0	0	1	1
12	Depreciation	3	6	0	0	(0)	-	2	2	-	-	0	0	3	4	0	0	4	6	14	36	22	48
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	347	415	14	17	(0)	-	127	136	-	-	21	28	240	270	15	17	403	452	(226)	8	537	892
16	Goods and Services Tax (GST)	20	21	1	1	(0)	-	7	7	-	-	1	1	13	13	1	1	22	22	38	44	82	88
17	Others																						-
	Management Expenses Allocation	(274)	25	(14)	1	(0)	-	(31)	8	-	-	(29)	2	(118)	16	(8)	1	(186)	27	1,004	1,660	529	1,712
	General & Other Insurance Expenses	(19)	155	(2)	6	(0)	-	28	51	-	-	(7)	11	23	101	1	6	45	168	206	496	229	826
	TOTAL	**165**	**831**	**1**	**34**	**(0)**	**-**	**185.95**	**272.35**	**-**	**-**	**(12.00)**	**57**	**241**	**542**	**14**	**34**	**429**	**905**	**1,676**	**3,642**	**2,271**	**5,412**

						Miscellaneous																	
	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 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025	For H2 FY 2024-25	For year ended 31st Mar, 2025
1	Employees' remuneration & welfare benefits	38	149	2	8	0	-	48	102	0	-	1	4	77	126	(8)	6	119	237	505	987	664	1,381
2	Travel, conveyance and vehicle running expenses	1	3	0	0	0	-	1	2	0	-	0	0	2	3	(0)	0	3	5	16	29	20	37
3	Training expenses	0	0	0	0	0	-	0	0	0	-	0	0	0	0	(0)	0	0	0	1	1	1	1
4	Rents, rates & taxes	2	8	0	0	0	-	3	6	0	-	0	0	4	7	(0)	0	7	13	29	51	38	74
5	Repairs	(5)	2	(0)	0	0	-	(2)	2	0	-	(0)	0	(1)	2	(1)	0	(4)	4	22	14	12	20
6	Printing & stationery	0	0	0	0	0	-	0	0	0	-	0	0	0	0	(0)	0	0	1	2	2	2	3
7	Communication expenses	1	2	0	0	0	-	1	1	0	-	0	0	1	1	(0)	0	2	3	6	11	9	15
8	Legal & professional charges	11	23	1	1	0	-	10	16	0	-	0	1	15	20	(1)	1	24	37	52	68	88	130
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	4	0	0	0	-	1	2	0	-	0	0	2	3	(0)	0	3	6	3	10	8	20
	(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	1	1	0	0	-	-	1	1	-	-	0	0	1	1	0	0	1	1	2	2	5	5
11	Interest & Bank Charges	(0)	0	(0)	0	0	-	0	0	0	-	(0)	0	0	0	(0)	0	0	0	0	0	0	0
12	Depreciation	1	3	0	0	0	-	1	2	0	-	0	0	2	3	(0)	0	3	5	17	24	22	32
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	151	151	8	8	0	-	103	104	0	-	4	4	128	128	6	6	241	241	312	314	712	715
16	Goods and Services Tax (GST)	12	7	1	0	(0)	-	7	4	(0)	-	0	0	8	6	1	0	16	10	(17)	19	11	36
17	Others	-		-		-		-		-		-		-		-		-	-	-		-	-
	Management Expenses Allocation	260	422	14	23	0	-	211	289	0	-	6	10	286	357	(3)	16	500	672	708	1,172	1,482	2,289
	General & Other Insurance Expenses	46	72	2	4	0	-	36	49	0	-	1	2	49	61	(0)	3	86	114	(20)	16	114	206
	TOTAL	**520**	**847**	**28**	**46**	**0**	**-**	**422**	**580**	**0**	**-**	**13**	**20**	**573**	**718**	**(7)**	**32**	**1,001**	**1,350**	**1,638**	**2,722**	**3,187**	**4,965**

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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
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	28,099	7,090
	TOTAL	**28,099**	**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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
	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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
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)

(₹ in 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 2026

Sr.No.	Particulars	NL -12		NL -12A		(₹ in Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	37,434	47,516	23,147	39,739	60,582	87,254
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	19,954	14,475	12,339	12,106	32,293	26,581
5	Other than Approved Investments	1,556	-	962	-	2,518	-
	TOTAL	**58,944**	**61,991**	**36,448**	**51,845**	**95,392**	**1,13,835**
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	56,025	29,188	34,643	24,411	90,668	53,600
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	6,487	4,869	4,011	4,072	10,498	8,940
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	**62,512**	**35,955**	**38,654**	**30,070**	**1,01,166**	**66,026**
	GRAND TOTAL	**1,21,456**	**97,946**	**75,102**	**81,915**	**1,96,558**	**1,79,861**

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(₹ in Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025
	Long Term Investments--						
	Book Value	58,944	61,991	36,448	51,845	95,392	1,13,835
	Market Value	58,642	62,255	36,262	52,066	94,904	1,14,321
	Short Term Investments--						
	Book Value	62,512	35,955	38,654	30,070	1,01,166	66,026
	Market Value	62,673	36,011	38,754	30,117	1,01,427	66,129

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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
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 (₹ in Lakhs)	Provision (₹ in 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 31st March 2026

(₹ in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening Balance April 01, 2025	Additions	Deductions	As at 31st March 2026	Opening Balance April 01, 2025	For The Period	On Sales/Adjustments	As at 31st March 2026	As at 31st March 2026	As at 31st March 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	34	-	-	34	34	-	-	34	(0)	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	132	-	5	127	11	23	-	34	93	121
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	7	-	-	7	6	-	-	6	0	1
Information Technology Equipment	101	16	0	117	67	22	(0)	89	28	40
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	18	1	-	19	8	2	-	10	9	5
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	**293**	**17**	**6**	**304**	**126**	**48**	**(0)**	**174**	**131**	**167**
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	**293**	**17**	**6**	**304**	**126**	**48**	**(0)**	**174**	**131**	**167**
PREVIOUS YEAR	**193**	**157**	**57**	**293**	**151**	**32**	**57**	**126**	**-**	**-**

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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
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	1,279	4,019
	(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	**1,279**	**4,019**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	1,279	4,019
	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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	23	17
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,700	2,325
6	Others		
	Advance to Suppliers	13	0
	Advance to employees	-	-
	Less : Provision for doubtful advances	-	-
	MAT Credit Entitlement	-	3,317
	TOTAL (A)	**1,736**	**5,658**
	OTHER ASSETS		
1	Income accrued on investments	5,344	4,049
2	Outstanding Premiums	54,828	41,038
	Less : Provisions for doubtful debts	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,184	492
	Less : Provisions for doubtful debts	-	-
6	Due from subsidiaries/ holding	-	-
7	Current Account of Head Office	-	-
8	Others	-	-
	Refundable Deposits	32	32
	Advance Commission for Long term Policies	13	32
	Unutilised Input tax credit	1,394	1,162
	TOTAL (B)	**62,794**	**46,805**
	TOTAL (A+B)	**64,530**	**52,464**

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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
1	Agents' Balances	-	-
2	Balances due to other insurance companies	13,088	6,856
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For Long term policies	2,956	2,686
	(b) for Other Policies	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	1,810	1,636
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	76,386	70,922
9	Due to Officers/ Directors	-	-
10	Current Account of Head Office	1,705	4,188
11	Interest payable on debentures/bonds	-	-
12	Others	-	-
	Statutory Dues	3,605	4,031
	TOTAL	**99,550**	**90,319**

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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
1	Reserve for Unexpired Risk	38,683	41,226
2	Reserve for Premium Deficiency	0	1,754
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	330	266
5	Others	-	-
	TOTAL	**39,014**	**43,246**

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 2026

(₹ in Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
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 2026

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 2025-26	For year ended 31st Mar, 2026	For H2 FY 2024-25	For year ended 31st Mar, 2025
1	General Reinsurance AG, Cologne	Head Office	Amount Received from Head Office as Capital	-	-	-	-
			Information Technology cost and Management Expenses allocation	1,260	2,743	2,227	3,023
			Others	-	-	-	-
2	General Reinsurance Corporation- USA	Group Company	Retro Premium	5,347	22,377	3,193	17,725
			Retro Commission	(2,237)	(3,561)	(3,801)	(4,611)
			Retro Claims	(6,433)	(8,379)	(5,821)	(8,162)
			Other Income (Reimbursements)	-	-	-	-
3	General Re Life Corporation- USA	Group Company	Retro Premium	13,709	26,453	(11,612)	22,266
			Retro Commission	(1,371)	(2,645)	83,519	(2,227)
			Retro Claims	(12,750)	(24,839)	(18,928)	(19,993)
			Other Income (Reimbursements)	-	-	-	(18)
4	General Reinsurance AG- Singapore Branch	Branch of the Head office	Reimbursements	-	-	1	1

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

PART-B Related Party Transaction Balances - As at 31st March 2026

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	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 dobutful debts due from the related party (Rs. in Lakhs)
1	General Reinsurance AG, Cologne	Head Office	(1,705)	Payable	Nil	Nil	Nil
2	General Reinsurance Corporation- USA	Group Company	(13,088)	Payable	Nil	Nil	Nil
3	General Re Life Corporation- USA	Group Company	1,184	Receivable	Nil	Nil	Nil
4	General Reinsurance AG- Singapore Branch	Branch of the Head office	(1,771)	Payable	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 2026

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

		(₹ in Lakhs)
	For year ended 31st Mar, 2026	**For year ended 31st Mar, 2025**
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	87,390	92,211
Other receipts	4	79
Payments to the re-insurers, net of commissions and claims	(4,833)	(4,191)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(61,253)	(52,176)
Payments of commission and brokerage	(4,603)	(7,461)
Payments of other operating expenses	(7,934)	(2,075)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(13)	(9)
Income taxes paid (Net)	(3,885)	(2,881)
Good & Service tax paid	(2,082)	12
CSR Expenditure	(271)	-
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	**2,520**	**23,509**
Cash flows from investing activities:	-	-
Purchase of fixed assets	(27)	(140)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(89,190)	(92,258)
Loans disbursed	-	-
Sales of investments	72,513	58,467
Repayments received	-	-
Rents/Interests/ Dividends received	11,473	9,385
Investments in money market instruments and in liquid mutual funds (Net)[a]	-	-
Expenses related to investments	(28)	(38)
Net cash flow from investing activities	**(5,259)**	**(24,584)**
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:	**(2,740)**	**(1,075)**
Cash and cash equivalents at the beginning of the year	**4,019**	**5,094**
Cash and cash equivalents at the end of the year	**1,279**	**4,019**

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 2026

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,21,456	1,21,456
	Policyholders as per NL-12 A of BS	75,102	-	75,102
(A)	**Total Investments as per BS**	**75,102**	**1,21,456**	**1,96,558**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	131	131
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	131	131
	Current Assets:			
(E)	Cash & Bank Balances as per BS	698	582	1,279
(F)	Advances and Other assets as per BS	61,228	3,302	64,530
(G)	**Total Current Assets as per BS...(E)+(F)**	**61,925**	**3,884**	**65,809**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	-	-
(I)	Loans as per BS (I)	-	-	-
(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)**	**1,37,028**	**1,25,471**	**2,62,498**
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	131	131
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)**	**1,37,028**	**1,25,340**	**2,62,368**

(₹ in 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	-	93	93
	(c) Furniture, Fixtures and Equipments	-	0	0
	(d) Information Technology Equipment	-	28	28
	(e) Office Equipment	-	9	9
	Subtotal	**-**	**131**	**131**
	Inadmissible current assets			
	(a)	-	-	-
	(b)	-	-	-
	(c)		-	-
	…………………	**-**	**131**	**131**

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 2026

(₹ in Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	33,582	25,052
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	**Unexpired Risk Reserve (URR)…(a)+(b)**	**33,582**	**25,052**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	-	-
(e)	IBNR reserve	19,603	11,465
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**53,185**	**36,517**

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 2026

(₹ in 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	24,835	12,418	13,609	6,805	2,484	2,041	2,484
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	1,020	510	414	205	102	62	102
4	Motor	-	-	(1)	(0)	-	(0)	-
5	Engineering	1,704	852	447	223	170	67	170
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	(1)	(1)	-	(0)	-
8	Health	8,135	8,135	5,590	5,590	1,627	1,677	1,677
9	Miscellaneous	1,020	510	558	279	143	117	143
10	Crop	16,175	8,088	7,904	3,952	1,618	1,186	1,618
	Total	**52,889**	**30,512**	**28,521**	**17,054**	**6,143**	**5,150**	**6,193**

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 2026

(₹ in Lakhs)

(1)	(2)	(3)
ITEM NO.	**DESCRIPTION**	**AMOUNT**
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,37,028
	Deduct:	
(B)	Current Liabilities as per BS	87,794
(C)	Provisions as per BS	25,382
(D)	Mathematical Reserves as per BS	22,482
(E)	Other Liabilities	-
(F)	**Excess in Policyholder's funds (A)-(B)-(C)-(D)-(E)**	**1,370**
	Shareholder's FUNDS	
(G)	Available Assets	1,25,340
	Deduct:	
(H)	Other Liabilities	2,906
(I)	**Excess in Shareholder's funds (G-H)**	**1,22,433**
(J)	**Total ASM (F+I)**	**1,23,804**
(K)	**Total RSM**	**34,480**
	Total RSM Non Life	6,193
	Total RSM Life (As per certificate from Actuary)	28,287
(L)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**359.06%**

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 2026

Products Information						
List below the products and/or add-ons introduced during the period						
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 2026

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 **(₹ in Lakhs)**

Section I			
No	**PARTICULARS**	**SCH ++**	**AMOUNT**
1	Investments (Shareholders)	8	1,21,456
	Investments (Policyholders)	8A	75,102
2	Loans	9	-
3	Fixed Assets	10	131
4	Current Assets		
	a. Cash & Bank Balance	11	1,279
	b. Advances & Other Assets	12	64,665
5	Current Liabilities		
	a. Current Liabilities	13	99,550
	b. Provisions	14	39,014
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		**1,24,069**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	131
3	Cash & Bank Balance (if any)	11	1,279
4	Advances & Other Assets (if any)	12	64,665
5	Current Liabilities	13	99,550
6	Provisions	14	39,014
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		**(72,489)**
	'Investment Assets'	**(A-B)**	**1,96,558**

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%		93,459	57,791	1,51,250	76.95%	-	1,51,250	1,51,215
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	93,459	57,791	1,51,250	76.95%	-	1,51,250	1,51,215
3	**Investment subject to Exposure Norms**									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			26,441	16,350	42,791	21.77%	-	42,791	42,629
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%								
	c. Other Investments			1,556	962	2,518	1.28%		2,518	2,487
	Investment Assets	**100%**		**1,21,456**	**75,102**	**1,96,558**	**100.00%**	**-**	**1,96,558**	**1,96,331**

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 2026

Statement of Accretion of Assets

(Business within India) **(₹ in Lakhs)**

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance 01.04.2025 (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL as on 31.03.2026 (A+B)	% to Total
1	Central Govt. Securities	CGSB	1,36,296	73.80%	14,954	125.82%	1,51,250	76.95%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (i	CTRB	10,329	5.59%	(10,329)	-86.91%	-	0.00%
3	**Investment subject to Exposure Norms**							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	*HTDN*	*8,009*	4.34%	2,531	21.30%	10,540	5.36%
		HLBH	-	0.00%	-	0.00%	-	0.00%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments	IPTD	*25,572*	13.85%	3,177	26.73%	28,749	14.63%
		ICTD	*973*	0.53%	2,528	21.27%	3,501	1.78%
	2. Other Investments							
	c. Approved Investments	EPBT	*3,494*	1.89%	(976)	-8.21%	2,518	1.28%
	d. Other Investments (not exceeding 15%)							
	Total		**1,84,673**	**100%**	**11,885**	**100%**	**1,96,558**	**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 2026 **(₹ in Lakhs)**

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31st March 2026	As % of total for this class	As at 31st March 2025	As % of total for this class	As at 31st March 2026	As % of total for this class	As at 31st March 2025	As % of total for this class
Break down by credit rating								
AAA rated	45,116	22.98%	39,079	21.66%	45,308	23.05%	39,007	21.69%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)	1,51,215	77.02%	1,41,371	78.34%	1,51,250	76.95%	1,40,854	78.31%
Total (A)	**1,96,331**	**100.00%**	**1,80,450**	**100.00%**	**1,96,558**	**100.00%**	**1,79,861**	**100.00%**
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,01,427	51.66%	66,129	36.65%	1,01,166	51.47%	66,025	36.71%
more than 1 year and upto 3years	94,904	48.34%	1,07,727	59.70%	95,392	48.53%	1,07,274	59.64%
More than 3years and up to 7years			6,594	3.65%			6,561	3.65%
More than 7 years and up to 10 years								
above 10 years								
Any other (Please specify)								
Total (B)	**1,96,331**	**100.00%**	**1,80,450**	**100.00%**	**1,96,558**	**100.00%**	**1,79,861**	**100.00%**
Breakdown by type of the issuer								
a. Central Government	1,51,215	77.02%	1,41,371	78.34%	1,51,250	76.95%	1,40,854	78.31%
b. State Government								
c. Corporate Securities	45,116	22.98%	39,079	21.66%	45,308	23.05%	39,007	21.69%
Any other (Please specify)								
Total (C)	**1,96,331**	**100.00%**	**1,80,450**	**100.00%**	**1,96,558**	**100.00%**	**1,79,861**	**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 2026

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (Mar 31, 2026)	Prev FY (Mar 31 , 2025)	YTD (Mar 31, 2026)	Prev FY (Mar 31 , 2025)	YTD (Mar 31, 2026)	Prev FY (Mar 31 , 2025)	YTD (Mar 31, 2026)	Prev FY (Mar 31 , 2025)	YTD (Mar 31, 2026)	Prev FY (Mar 31 , 2025)
1	Investments Assets	1,96,558	1,67,674	-	-	-	12,187	-	-	1,96,558	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)	1,96,558	1,67,674	-	-	-	12,187	-	-	1,96,558	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:

a) 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.

b) Total Investment Assets should reconcile with figures shown in other relevant forms

c) Gross NPA is investments classified as NPA, before any provisions

d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

e) Net Investment assets is net of 'provisions'

f) Net NPA is gross NPAs less provisions

g) Write off as approved by the Board

f) 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 2026

Name of the Fund: Not Applicable

Statement of Investment and Income on Investment

(₹ in Lakhs)

No.	Category of Investment	Category Code	Half Yearly (2025-26)				Year to Date (2025-26)				Year to Date (2024-25)			
			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	1,47,569	4,773	3.23%	3.23%	1,41,712	9,330	6.58%	6.58%	1,15,392	7,965	6.90%	6.90%
2	Central Government Treasury Bills	CTRB	8,909	171	1.92%	1.92%	9,135	456	4.99%	4.99%	11,661	782	6.70%	6.70%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	26,440	973	3.68%	3.68%	26,329	1,963	7.46%	7.46%	21,294	1,588	7.46%	7.46%
4	Infrastructure - accredited by NHB-Debentures/ Bonds	HTDN	9,681	365	3.77%	3.77%	8,843	675	7.63%	7.63%	4,498	331	7.36%	7.36%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,044	73	3.55%	3.55%	1,506	109	7.26%	7.26%	964	73	7.61%	7.61%
6	Approved Investments / Debt instruments	EPBT	3,333	122	3.65%	3.65%	3,412	254	7.45%	7.45%	3,478	264	7.60%	7.60%
7	Approved Investment - Affordable Housing	HLBH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5,004	352	7.04%	7.04%
	TOTAL		**1,97,976**	**6,475**	**3.27%**	**3.27%**	**1,90,937**	**12,788**	**6.70%**	**6.70%**	**1,62,291**	**11,355**	**7.00%**	**7.00%**

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 2026

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the half year ended [1]	NIL							
B.	As on Date [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 31st March 2026

(₹ in 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	48,830	-	-	48,830
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)		**48,830**	**-**	**-**	**48,830**
	With In India					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	Total (B)		**-**	**-**	**-**	**-**
	Grand Total (C)= (A)+(B)		**48,830**	**-**	**-**	**48,830**

Note:-
(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons
(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION 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 2026

GROSS DIRECT PREMIUM UNDERWRITTEN

(₹ in Lakhs)

										Miscellaneous																													
Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Total Miscellaneous		Total	
		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter
	STATES[c]																																						
1	Andhra Pradesh																																						
2	Arunachal Pradesh																																						
3	Assam																																						
4	Bihar																																						
5	Chhattisgarh																																						
6	Goa																																						
7	Gujarat																																						
8	Haryana																																						
9	Himachal Pradesh																																						
10	Jharkhand																																						
11	Karnataka																																						
12	Kerala																																						
13	Madhya Pradesh																																						
14	Maharashtra																																						
15	Manipur																																						
16	Meghalaya																																						
17	Mizoram																																						
18	Nagaland																																						
19	Odisha																																						
20	Punjab																																						
21	Rajasthan																				Not Applicable																		
22	Sikkim																																						
23	Tamil Nadu																																						
24	Telangana																																						
25	Tripura																																						
26	Uttarakhand																																						
27	Uttar Pradesh																																						
28	West Bengal																																						
	TOTAL (A)																																						
	UNION TERRITORIES[c]																																						
1	Andaman and Nicobar Islands																																						
2	Chandigarh																																						
3	Dadra and Nagar Haveli																																						
4	Daman & Diu																																						
5	Govt. of NCT of Delhi																																						
6	Jammu & Kashmir																																						
7	Ladakh																																						
8	Lakshadweep																																						
9	Puducherry																																						
	TOTAL (B)																																						
	Outside India																																						
1	TOTAL (C)																																						
	Grand Total (A)+(B)+(C)																																						

Note :-

(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms

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

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(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 **Date:**

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

Statement as on 31st March 2026

(₹ in 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 **Date:**
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 31st March 2026

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	Not Applicable							
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified) (i) __________________ (ii) __________________								
	Total (A)								
14	Business outside India (B)								
	Grand Total (A+B)								

Note:
(a). Premium means amount of premium received from business acquired by the source
(b). No of Policies stand for no. of policies sold
(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 31st March 2026

No. of claims only

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	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)_______	Not Applicable																		
4	Claims Repudiated during the period																			
	Other Adjustment (to be specified) (i)______________ (ii)_____________																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	**Claims O/S at End of the period**																			
	Less than 3months																			
	3 months to 6 months																			
	6months to 1 year																			
	1year and above																			

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

Statement as on 31st March 2026

(₹ in Lakhs)

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	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)_______	Not Applicable																		
4	Claims Repudiated during the period																			
	Other Adjustment (to be specified) (i)______________ (ii)_____________																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period																			
	Less than 3months																			
	3 months to 6 months																			
	6months to 1 year																			
	1year and above																			

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

Form NL-38-Development of Losses (Annual Submission)

WITHIN INDIA

GENERAL REINSURANCE AG - INDIA BRANCH Date: (₹ in Lakhs)

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

Statement as on 31st March 2026

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

Favourable / (unfavorable) development[3] Amount (A-D)											
In % [(A-D)/A]											

Note:-

(a) Should Include all other prior years

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

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

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

FORM NL-39- AGEING OF CLAIMS

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 31st March 2026

(₹ 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																	

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 2026

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	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		Not Applicable
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		19 5 24
12	No. of Insurance Agents and Intermediaries (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	24	4
Recruitments during the year	3	-
Attrition during the year	3	-
Number at the end of the year	24	4

FORM NL-42 **BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 31st March 2026

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"

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

GENERAL REINSURANCE AG - INDIA BRANCH
Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017
Statement as on 31st March 2026

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							

FROM NL- 47

GENERAL REINSURANCE AG - INDIA BRANCH

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

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2025-26

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

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 3 years not more than 3 years but Less 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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