



**General Reinsurance AG  
India Branch**

*Registration No. FRB/008*

**Public Disclosure  
FY 2023–2024**

S.No.	Form No	Page No
1	NL-1-B-RA	3
2	NL-2-B-PL	4
3	NL-3-B-BS	-
3	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	-
16	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	16
17	NL-17-CURRENT LIABILITIES SCHEDULE	-
17	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	-
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	20
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	21
23	NL-23 - SOLVENCY MARGIN - GI-TA	22
24	NL-24 - SOLVENCY MARGIN - GI-TR	23
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	24
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	25
27	NL-27-PRODUCT INFORMATION	26
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	27
29	NL-29-DEBT SECURITIES	29
30	NL-30-NON PERFORMING ASSETS	30
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	31
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	32
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	33
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	34
35	NL-35-BSNS RETURNS ACROSS LOB	35
36	NL-36-CHANNEL WISE PREMIUM	36
37	NL-37-CLAIMS DATA	37
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	38
39	NL-39-AGEING OF CLAIMS	39
40	NL-40-UNDERWRITING PERFORMANCE	-
41	NL-41-OFFICE INFORMATION	40
42	NL-42-KEY MANAGEMENT PERSONS	41
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	42
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	43

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 PERIOD ENDED ON 31ST MARCH 2024

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Life				Total			
		For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023
		1	Premiums earned (Net)	10,397	15,078	1,605	4,696	205	389	83	174	5,822	12,170	7,991	11,959	14,367	29,333	9,238	19,300	30,791	56,969
2	Profit/Loss on sale/redemption of Investments	-	-	1	(3)	-	-	0	(0)	-	-	(1)	(2)	-	(3)	(0)	-	-	-	0	(0)
3	Interest, Dividend & Rent – Gross	501	1,131	30	332	5	33	1	9	313	800	549	838	946	1,777	594	1,089	1,765	3,741	1,173	2,268
4	Other Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>	<b>10,897</b>	<b>16,208</b>	<b>1,635</b>	<b>5,027</b>	<b>209</b>	<b>421</b>	<b>84</b>	<b>183</b>	<b>6,135</b>	<b>12,970</b>	<b>8,539</b>	<b>12,794</b>	<b>15,314</b>	<b>31,110</b>	<b>9,833</b>	<b>20,386</b>	<b>32,556</b>	<b>60,710</b>	<b>20,091</b>	<b>38,390</b>
6	Claims Incurred (Net)	1,885	7,416	350	2,008	15	183	18	64	5,232	11,138	3,601	6,107	7,559	21,359	12,337	22,906	14,291	40,096	16,306	31,085
7	Commission	1,506	3,011	1,527	1,726	13	17	(13)	(27)	1,077	1,821	2,110	2,604	(1,010)	(2,023)	(1,105)	(1,945)	1,586	2,825	2,519	2,351
8	Operating Expenses related to Insurance Business	706	1,034	53	219	15	30	1	6	478	732	394	553	896	1,763	809	1,657	2,096	3,559	1,258	2,435
9	Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(4)	(178)	(0)	(1)	(4)	(178)	
	<b>TOTAL (B)</b>	<b>3,596</b>	<b>11,461</b>	<b>1,929</b>	<b>3,953</b>	<b>44</b>	<b>229</b>	<b>6</b>	<b>43</b>	<b>6,888</b>	<b>13,691</b>	<b>6,106</b>	<b>9,264</b>	<b>7,445</b>	<b>21,096</b>	<b>12,038</b>	<b>22,441</b>	<b>17,973</b>	<b>46,478</b>	<b>20,079</b>	<b>35,702</b>
10	Operating Profit/(Loss) Cr (A - B)	7,301	4,747	(294)	1,074	166	192	78	139	(752)	(721)	2,433	3,530	7,869	10,014	(2,205)	(2,055)	14,583	14,232	12	2,689
11	APPROPRIATIONS																				
	Transfer to Shareholders' Account	7,301	4,747	(294)	1,074	166	192	78	139	(752)	(721)	2,433	3,530	7,869	10,014	(2,205)	(2,055)	14,583	14,232	12	2,689
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>																				

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

Note - 1		(Amount in Rs. Lakhs)																			
Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Life				Total			
		For H2 FY 2022-23	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023	For H2 FY 2023-24	For year ending 31st Mar, 2024	For H2 FY 2022-23	For year ending 31st Mar, 2023
Pertaining to Policyholder's funds																					
	Interest, Dividend & Rent	454	1,033	24	369	4	30	0	10	284	731	603	933	860	1,623	648	1,212	1,603	3,416	1,275	2,524
	Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Amortisation of Premium/ Discount on Investments	46	98	5	(37)	1	3	0	(1)	29	69	(54)	(95)	86	154	(53)	(123)	163	324	(102)	(256)
	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 Real	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*	501	1,131	30	332	5	33	1	9	313	800	549	838	946	1,777	594	1,089	1,765	3,741	1,173	2,268

\* Term gross implies inclusive of TD5

## FORM NL-2-B-PL

## GENERAL REINSURANCE AG - INDIA BRANCH

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

PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	As at 31st Mar, 2024	As at 31st Mar, 2023
1	OPERATING PROFIT/(LOSS)	NL-1		
	(a) Fire Insurance		4,747	1,074
	(b) Marine Insurance		192	139
	(c) Miscellaneous Insurance		(721)	3,530
	(d) Life Insurance		10,014	(2,055)
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		4,411	3,317
	(b) Profit on sale of investments		-	-
	(c) (Loss on sale/ redemption of investments)		-	(8)
	(d) Amortization of Premium / Discount on Investments		419	(336)
3	OTHER INCOME (To be specified)		226	278
	<b>TOTAL (A)</b>		<b>19,287</b>	<b>5,939</b>
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		241	185
	(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)		-	-
	<b>TOTAL (B)</b>		<b>241</b>	<b>185</b>
6	<b>Profit/(Loss) Before Tax</b>		<b>19,047</b>	<b>5,754</b>
7	Provision for Taxation		-	-
	(a) Current Tax /MAT Payable		(3,144)	(943)
	(b) Deferred Tax		103	
	(c) MAT Credit Entitlement		3,144	943
8	<b>Profit / (Loss) after tax</b>		<b>19,150</b>	<b>5,754</b>
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		(25,310)	(31,064)
	<b>Balance carried forward to Balance Sheet</b>		<b>(6,160)</b>	<b>(25,310)</b>

## FORM NL-3A-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 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 31st Mar, 2024	As at 31st Mar, 2023
<b>SOURCES OF FUNDS</b>			
RESERVES AND SURPLUS	NL-10	-	-
Head Office Account	NL-10A	95,970	95,970
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		-	-
-Policyholders' Funds		-	-
BORROWINGS	NL-11	-	-
<b>TOTAL</b>		<b>95,970</b>	<b>95,970</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	81,780	66,733
INVESTMENTS-Policyholders	NL-12A	63,340	50,765
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	42	19
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	5,094	5,959
Advances and Other Assets	NL-16	43,760	35,992
Deferred tax Asset (Net)		103	
<b>Sub-Total (A)</b>		<b>48,957</b>	<b>41,951</b>
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	65,602	56,903
PROVISIONS	NL-18	38,707	31,905
<b>Sub-Total (B)</b>		<b>1,04,308</b>	<b>88,808</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(55,352)</b>	<b>(46,857)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6,160	25,310
<b>TOTAL</b>		<b>95,970</b>	<b>95,970</b>

## CONTINGENT LIABILITIES

Particulars	As at 31st Mar, 2024	As at 31st Mar, 2023
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). _____		
<b>TOTAL</b>	<b>-</b>	<b>-</b>









**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 2024**

**(Amount in Rs. Lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31st March 2024</b>	<b>As at 31st March 2023</b>
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	-	-
	<b>TOTAL</b>	-	-

**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 2024

(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 31st March 2024</b>	<b>As at 31st March 2023</b>
	Opening Balance of Assigned capital	95,970	86,145
	Add: Addition during the year	-	9,825
	Closing Balance of Assigned Capital*		
	<b>TOTAL</b>	<b>95,970</b>	<b>95,970</b>

\*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 2024

**(Amount in Rs. Lakhs)**

Sl. No.	Particulars	As at 31st March 2024	As at 31st March 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

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 &amp; 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 2024

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31st March 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	39,152	17,156	30,324	13,051	69,476	30,207
2	Other Approved Securities	1,955	-	1,514	-	3,470	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	8,990	7,622	6,963	5,798	15,952	13,420
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>50,097</b>	<b>24,778</b>	<b>38,801</b>	<b>18,849</b>	<b>88,898</b>	<b>43,627</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	24,072	35,404	18,644	26,933	42,716	62,337
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	7,611	6,551	5,895	4,983	13,505	11,534
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>31,683</b>	<b>41,955</b>	<b>24,539</b>	<b>31,916</b>	<b>56,221</b>	<b>73,871</b>
	<b>GRAND TOTAL</b>	<b>81,780</b>	<b>66,733</b>	<b>63,340</b>	<b>50,765</b>	<b>1,45,120</b>	<b>1,17,498</b>

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 2024

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2024	As at 31st March 2023
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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

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 2024

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 31st March 2024	As at 31st March 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	33.94	-	-	33.94	33.94	-	-	33.94	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	49.98	-	-	49.98	49.98	-	-	49.98	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	6.78	-	-	6.78	6.44	-	-	6.44	0.34	0.34
Information Technology Equipment	63.32	42.99	11.46	94.85	46.98	18.14	10.89	54.23	40.62	16.34
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	8.67	-	1.11	7.55	6.80	0.72	1.06	6.46	1.09	1.86
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>162.69</b>	<b>42.99</b>	<b>12.57</b>	<b>193.10</b>	<b>144.14</b>	<b>18.86</b>	<b>11.95</b>	<b>151.05</b>	<b>42.05</b>	<b>18.54</b>
Work in progress	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	<b>162.69</b>	<b>42.99</b>	<b>12.57</b>	<b>193.10</b>	<b>144.14</b>	<b>18.86</b>	<b>11.95</b>	<b>151.05</b>	<b>42.05</b>	<b>18.54</b>
<b>PREVIOUS YEAR</b>	<b>154.57</b>	<b>8.12</b>	<b>-</b>	<b>162.69</b>	<b>128.53</b>	<b>15.61</b>	<b>-</b>	<b>144.14</b>	<b>18.54</b>	<b>26.04</b>

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 2024

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2024	As at 31st March 2023
1	Cash (including cheques (*), drafts and stamps)	0.18	0.06
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	5,094	5,959
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>5,094</b>	<b>5,959</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	5,094	5,959
	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 2024

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2024	As at 31st March 2023
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	17	15
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,575	795
6	Others		
	Advance to Suppliers	1	-
	Advance to employees	-	-
	Less : Provision for doubtful advances	-	-
	MAT Credit Entitlement	4,087	943
	<b>TOTAL (A)</b>	<b>5,679</b>	<b>1,753</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	3,028	2,322
2	Outstanding Premiums	33,173	29,692
	Less : Provisions for doubtful debts	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	268
	Less : Provisions for doubtful debts	-	-
6	Due from subsidiaries/ holding	-	-
7	Current Account of Head Office*	-	-
8	Others		
	Refundable Deposits	23	23
	Unutilised Input tax credit	1,795	1,870
	Other Receivables	62	63
	<b>TOTAL (B)</b>	<b>38,081</b>	<b>34,238</b>
	<b>TOTAL (A+B)</b>	<b>43,760</b>	<b>35,992</b>

Notes:

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

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



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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2024

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2024	As at 31st March 2023
1	Agents' Balances	-	-
2	Balances due to other insurance companies	1,433	4,746
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For Long term policies	-	-
	(b) for Other Policies	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	1,053	996
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	56,588	44,306
9	Due to Officers/ Directors	-	-
10	Current Account of Head Office	459	1,211
11	Interest payable on debentures/bonds	-	-
12	Others		
	Statutory Dues	6,069	5,644
	<b>TOTAL</b>	<b>65,602</b>	<b>56,903</b>

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 2024

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2024	As at 31st March 2023
1	Reserve for Unexpired Risk	38,492	31,671
2	Reserve for Premium Deficiency	0.26	2
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	214	232
5	Others	-	-
	<b>TOTAL</b>	<b>38,707</b>	<b>31,905</b>

**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 2024**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31st March 2024</b>	<b>As at 31st March 2023</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**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 2024

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 <sup>1</sup> (Rs. in Lakhs)			
				For H2 FY 2023-24	For the period ended 31st March 2024	For H2 FY 2022-23	For the period ended 31st March 2023
1	General Reinsurance AG- Cologne	Head Office	Assigned Capital Infusion	-	-	9,825	9,825
			Information Technology cost and Management Expenses allocation	1,274	1,766	691	1,008
			Reimbursements, Tax Refund	(3)	(3)	-	(0)
2	General Reinsurance Corporation	Holding Company of Head Office	Retro Premium	6,443	17,240	8,232	17,772
			Retro Commission	(2,129)	(4,713)	(2,894)	(3,914)
			Retro Claims	(5,498)	(8,241)	(2,441)	(2,935)
			Other Income – (Reimbursements)	(18)	(18)	(55)	(55)
3	General Re Life Corporation- USA	Group Company	Retro Premium	11,157	20,235	11,052	19,449
			Retro Commission	(1,116)	(2,023)	(1,105)	(1,945)
			Retro Claims	(8,109)	(17,091)	(14,523)	(18,434)
			Other Income – (Reimbursements)	(208)	(208)	(130)	(130)
4	General Reinsurance AG- Singapore Branch	Branch of the Head office	Reimbursements	6	7	-	-

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

PART-B Related Party Transaction Balances - As at 31st March 2024

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	(459)	Payable	Nil	Nil	Nil	Nil
2	General Reinsurance Corporation- USA	Group Company	(661)	Receivable	Nil	Nil	Nil	Nil
3	General Re Life Corporation- USA	Group Company	(710)	Receivable	Nil	Nil	Nil	Nil
4	General Reinsurance AG- Singapore Branch	Branch of the Head office	(914)	Payable	Nil	Nil	Nil	Nil

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

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2024

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

	(Amount in Rs. Lakhs)	
	For the period ended 31st March 2024	For the period ended 31st March 2023
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	1,05,115	63,418
Other receipts	227	176
Payments to the re-insurers, net of commissions and claims	(8,686)	(1,621)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(61,762)	(54,708)
Payments of commission and brokerage	(9,537)	(4,529)
Payments of other operating expenses	(4,700)	(2,078)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(1)	-
Income taxes paid (Net)	(1,728)	1,741
Good & Service tax paid	43	317
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>18,971</b>	<b>2,716</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(43)	(8)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(1,01,379)	(62,785)
Loans disbursed	-	-
Sale/Redemption/ Maturity of investments	74,500	47,950
Repayments received	-	-
Rents/Interests/ Dividends received	7,112	5,426
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>	-	-
Expenses related to investments	(28)	(23)
<b>Net cash flow from investing activities</b>	<b>(19,837)</b>	<b>(9,441)</b>
<b>Cash flows from financing activities:</b>		
Received from Head office towards assigned capital	-	9,825
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>9,825</b>
Effect of foreign exchange rates on cash and cash equivalents, net		
<b>Net increase in cash and cash equivalents:</b>	<b>(866)</b>	<b>3,100</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>5,959</b>	<b>2,859</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>5,094</b>	<b>5,959</b>

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 2024

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	81,780	81,780
	Policyholders as per NL-12 A of BS	63,340	-	63,340
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>63,340</b>	<b>81,780</b>	<b>1,45,120</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	42	42
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	42	42
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	4,730	363	5,094
(F)	Advances and Other assets as per BS	41,991	1,768	43,760
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>46,722</b>	<b>2,132</b>	<b>48,853</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	-	-
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>1,10,062</b>	<b>83,953</b>	<b>1,94,015</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	42	42
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>1,10,062</b>	<b>83,911</b>	<b>1,93,973</b>

(Amount in Rs. Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Computer Software	-	-	-
	(b) Leasehold Improvements	-	-	-
	(c) Furniture, Fixtures and Equipments	-	0	0
	(d) Information Technology Equipment	-	41	41
	(e) Office Equipment	-	1	1
	<b>Subtotal</b>	<b>-</b>	<b>42</b>	<b>42</b>
	Inadmissible current assets			
	(a)	-	-	-
	(b)	-	-	-
	(c)	-	-	-
	.....	-	42	42

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

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 2024

(Amount in Rs. Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	49,697	38,492
(b)	Premium Deficiency Reserve (PDR)	0.26	0.26
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	49,697	38,493
(d)	Outstanding Claim Reserve (other than IBNR reserve)	36,162	20,911
(e)	IBNR reserve	27,882	16,993
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>1,13,741</b>	<b>76,396</b>

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 2024

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	30,611	15,306	14,832	7,416	3,061	2,225	3,061
2	Marine Cargo	883	441	374	183	106	67	106
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	(2)	(1)	-	(0)	-
5	Engineering	480	240	171	85	48	26	48
6	Aviation	-	-	-	-	-	-	-
7	Liability	12	6	6	3	2	1	2
8	Health	18,678	18,678	6,236	6,236	3,736	1,871	3,736
9	Miscellaneous	522	261	8,601	4,301	52	1,290	1,290
10	Crop	1,972	986	1,848	924	276	388	388
	<b>Total</b>	<b>53,158</b>	<b>35,918</b>	<b>32,067</b>	<b>19,147</b>	<b>7,281</b>	<b>5,868</b>	<b>8,631</b>

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 2024

(Amount in Rs. Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,10,062
	Deduct:	
(B)	Current Liabilities as per BS	65,538
(C)	Provisions as per BS	38,707
(D)	Other Liabilities	-
(E)	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>5,817</b>
	Shareholder's FUNDS	
(F)	Available Assets	83,911
	Deduct:	
(G)	Other Liabilities	64
(H)	<b>Excess in Shareholder's funds (F-G)</b>	<b>83,848</b>
(I)	<b>Total ASM (E+H)</b>	<b>89,665</b>
(J)	<b>Total RSM</b>	<b>37,979</b>
	Total RSM Non Life	8,631
	Total RSM Life (As per certificate from Actuary)	29,348
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>236.09%</b>

**FORM NL-27- PRODUCTS INFORMATION****Name of the Insurer: GENERAL REINSURANCE AG - INDIA BRANCH****Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017****Statement as on 31st March 2024**

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
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 2024

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

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	81,780
	Investments (Policyholders)	8A	63,340
2	Loans	9	-
3	Fixed Assets	10	42
4	Current Assets		
	a. Cash & Bank Balance	11	5,094
	b. Advances & Other Assets	12	43,760
5	Current Liabilities		
	a. Current Liabilities	13	65,602
	b. Provisions	14	38,707
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>89,706</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	42
3	Cash & Bank Balance (if any)	11	5,094
4	Advances & Other Assets (if any)	12	43,760
5	Current Liabilities	13	65,602
6	Provisions	14	38,707
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>(55,413)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>1,45,120</b>

Section II											
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)	
			Balance	FRSM*							
			(a)	(b)							
1	Central Govt. Securities	Not less than 20%		63,224	48,968	1,12,192	77.31%	-	1,12,192	1,12,103	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		63,224	48,968	1,12,192	77.31%	-	1,12,192	1,12,103	
3	<b>Investment subject to Exposure Norms</b>										
	a. Housing / Infra & Loans to SG for Housing and FFE										
	1. Approved Investments	Not less than 15%		16,601	12,857	29,458	20.30%	-	29,458	29,362	
	2. Other Investments										
	b. Approved Investments	Not exceeding 55%		1,955	1,515	3,470	2.39%	-	3,470	3,463	
	c. Other Investments										
	<b>Investment Assets</b>	<b>100%</b>		<b>81,780</b>	<b>63,340</b>	<b>1,45,120</b>	<b>100.00%</b>	<b>-</b>	<b>1,45,120</b>	<b>1,44,928</b>	

Note:

- (+) FRSM refers 'Funds representing Solvency Margin'
- Other Investments' are as permitted under 27A(2)
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
- Investment Regulations, as amended from time to time, to be referred

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

## PART - B

Name of the Insurer: GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2024

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)	(B)	(A+B)			
1	Central Govt. Securities	CGSB	92,891	65.56%	11,695	340.59%	1,04,585	72.07%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (in	CTRB	16,754	11.82%	(9,147)	-266.40%	7,607	5.24%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDN	2,502	1.77%	(1)	-0.02%	2,502	1.72%
		HLBH	5,009	3.54%	(2)	-0.06%	5,007	3.45%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments	IPTD	20,107	14.19%	883	25.70%	20,989	14.46%
		ICTD	957	0.68%	2	0.07%	960	0.66%
	2. Other Investments							
	c. Approved Investments	EPBT	3,466	2.45%	4	0.11%	3,470	2.39%
	d. Other Investments (not exceeding 15%)							
	Total		1,41,686	100.00%	3,434	100.00%	1,45,120	100.00%

## Note:

- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
- 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 2024

(Amount in Rs. Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31st March 2024	As % of total for this class	As at 31st March 2023	As % of total for this class	As at 31st March 2024	As % of total for this class	As at 31st March 2023	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	32,825.37	22.65%	24,776.87	21.29%	32,927.53	22.69%	24,954.29	21.24%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)	1,12,102.72	77.35%	91,619.44	78.71%	1,12,192.03	77.31%	92,543.96	78.76%
<b>Total (A)</b>	<b>1,44,928.10</b>	<b>100.00%</b>	<b>1,16,396.31</b>	<b>100.00%</b>	<b>1,45,119.56</b>	<b>100.00%</b>	<b>1,17,498.26</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	56,078.71	38.69%	73,099.94	62.80%	56,221.19	38.74%	73,869.85	62.87%
more than 1 year and upto 3years	80,790.59	55.75%	41,798.14	35.91%	80,814.75	55.69%	42,132.73	35.86%
More than 3years and up to 7years	8,058.79	5.56%	1,498.23	1.29%	8,083.63	5.57%	1,495.68	1.27%
More than 7 years and up to 10 years								
above 10 years								
Any other (Please specify)								
<b>Total (B)</b>	<b>1,44,928.10</b>	<b>100.00%</b>	<b>1,16,396.31</b>	<b>100.00%</b>	<b>1,45,119.56</b>	<b>100.00%</b>	<b>1,17,498.26</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,12,102.72	77.35%	91,619.44	78.71%	1,12,192.03	77.31%	92,543.96	78.76%
b. State Government								
c. Corporate Securities	32,825.37	22.65%	24,776.87	21.29%	32,927.53	22.69%	24,954.29	21.24%
Any other (Please specify)								
<b>Total (C)</b>	<b>1,44,928.10</b>	<b>100.00%</b>	<b>1,16,396.31</b>	<b>100.00%</b>	<b>1,45,119.56</b>	<b>100.00%</b>	<b>1,17,498.26</b>	<b>100.00%</b>

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 2024

(Amount in Rs. Lakhs)

Sl. No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on March 31, 2024	As on March 31, 2023	As on March 31, 2024	As on March 31, 2023	As on March 31, 2024	As on March 31, 2023	As on March 31, 2024	As on March 31, 2023	As on March 31, 2024	As on March 31, 2023
1	Investments Assets	1,37,513	99,591	-	-	7,607	17,907	-	-	1,45,120	1,17,498
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)	1,37,513	99,591	-	-	7,607	17,907	-	-	1,45,120	1,17,498
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Note:**

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2024

Name of the Fund: Not Applicable

Statement of Investment and Income on Investment

(Amount in Rs. Lakhs)

Sl. No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	96,293	1,629	1.69%	1.69%	86,288	5,346	6.20%	6.20%	70,056	3,694	5.27%	5.27%
2	Central Government Treasury Bills	CTRB	15,485	263	1.70%	1.70%	17,444	1,207	6.92%	6.92%	12,252	531	4.33%	4.33%
3	Infrastructure - PSU - Debentures / Bonds	IPTD	20,339	358	1.76%	1.76%	17,305	1,178	6.81%	6.81%	14,846	803	5.41%	5.41%
4	Infrastructure - accredited by NHB- Debentures/ Bonds	HTDN	2,502	43	1.73%	1.73%	3,392	236	6.96%	6.96%	3,266	194	5.95%	5.95%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	958	18	1.91%	1.91%	955	65	6.81%	6.81%	-	-	0.00%	0.00%
6	Approved Investments / Debt instruments	EPBT	3,467	66	1.90%	1.90%	3,462	265	7.65%	7.65%	3,454	12	0.34%	0.34%
7	Approved Investment - Affordable Housing	HLBH	5,008	95	1.90%	1.90%	5,010	273	7.59%	7.59%	-	-	0.00%	0.00%
	<b>TOTAL</b>		<b>1,44,053</b>	<b>2,472</b>	<b>1.72%</b>	<b>1.72%</b>	<b>1,33,856</b>	<b>8,570</b>	<b>6.40%</b>	<b>6.40%</b>	<b>1,03,874</b>	<b>5,234</b>	<b>5.04%</b>	<b>5.04%</b>

**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 31st March 2024

Name of the Fund: Not Applicable

(Amount in Rs. Lakhs)

Sl. 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 <sup>1</sup>								
B.	As on Date <sup>2</sup>								

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 2024

(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	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	2	37,475	-	-	37,475
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					
	<b>Total (A)</b>		<b>37,475</b>	<b>-</b>	<b>-</b>	<b>37,475</b>
	<b>With In India</b>					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	<b>Total (B)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Grand Total (C)= (A)+(B)</b>		<b>37,475</b>	<b>-</b>	<b>-</b>	<b>37,475</b>

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms. The aforementioned business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter



FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

GENERAL REINSURANCE AG - INDIA BRANCH

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

Statement as on 31st March 2024

Date:

(Amount in Rs. Lakhs)

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

Notes:

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

FORM NL-36- BUSINESS -CHANNELS WISE

GENERAL REINSURANCE AG - INDIA BRANCH  
 Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017  
 Statement as on 31st March 2024

Date:

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct business -Officers/Employees -Online (Through Company Website) -Others	Not Applicable							
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be specified) (i) _____ (ii) _____								
	Total (A)								
14	Business outside India (B)								
	<b>Grand Total (A+B)</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 2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only			
																		Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period																				
2	Claims reported during the period																				
	(a) Booked During the period																				
	(b) Reopened during the Period																				
	(c) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
3	Claims Settled during the period																				
	(a) paid during the period																				
	(b) Other Adjustment ( to be specified)	Not Applicable																			
	(i) _____																				
	(ii) _____																				
4	Claims Repudiated during the period																				
	Other Adjustment ( to be specified)																				
	(i) _____																				
	(ii) _____																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																				
6	Claims O/S at End of the period																				
	Less than 3months																				
	3 months to 6 months																				
	6months to 1 year																				
	1year and above																				

Notes:-

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

Statement as on 31st March 2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	(Amount in Rs. Lakhs)			
																		Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period																				
2	Claims reported during the period																				
	(a) Booked During the period																				
	(b) Reopened during the Period																				
	(c) Other Adjustment (to be specified)																				
	(i) _____																				
	(ii) _____																				
3	Claims Settled during the period																				
	(a) paid during the period																				
	(b) Other Adjustment ( to be specified)	Not Applicable																			
	(i) _____																				
	(ii) _____																				
4	Claims Repudiated during the period																				
	Other Adjustment ( to be specified)																				
	(i) _____																				
	(ii) _____																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																				
6	Claims O/S at End of the period																				
	Less than 3months																				
	3 months to 6 months																				
	6months to 1 year																				
	1year and above																				

Notes:-

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

GENERAL REINSURANCE AG - INDIA BRANCH

Date:

Registration Number and date of Registration with IRDAI : FRB/008 09-May-2017  
Statement as on 31st March 2024

Particulars	Accident Year Cohort										
	YE 31-Mar- X-10 <sup>1</sup>	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 <sup>2</sup>											
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 <sup>3</sup> 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 2024

(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 <sup>(a)</sup>																
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

Statement as on 31st March 2024

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	Not Applicable
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	Not Applicable
6	No of branches at the end of the year	1
7	No. of branches approved but not opened	Not Applicable
8	No. of rural branches	Not Applicable
9	No. of urban branches	Not Applicable
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	Not Applicable
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	17 12 29
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)	Not Applicable

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the year	16	Not Applicable
Recruitments during the year	5	Not Applicable
Attrition during the year	4	Not Applicable
Number at the end of the year	17	Not Applicable



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 2024**

<b>Board of Directors and Key Management Persons</b>			
<b>Sl. No.</b>	<b>Name of person</b>	<b>DesignationRole /Category</b>	<b>Details of change in the period, if any</b>
1	Mr. Vijay Mudaliar	Chief Executive Officer- India Branch	No Change
2	Mr. Vinod Rathi	Chief Financial Officer	No Change
3	Ms. Varsha M Gujarati	Chief Underwriter	Upto 13th April 2023
4	Ms. Parvathi Sankarnarayanan	Chief Underwriter	W.e.f. 14th June 2023

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 2024

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 2023-24

(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)					Total No. Of Policies
												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	
	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																	



*The people behind the promise.*

**General Reinsurance AG**

India Branch

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