

FORM NL-7-OPERATING EXPENSES SCHEDULE
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016
 FOR THE HALF YEAR ENDED ON SEPTEMBER, 2024

	Particulars	LIFE		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024
1	Employees' remuneration & welfare benefits	54	54	366	366	6	6	1	1	7	7	-	-	-	-	1,096	1,096
2	Travel, conveyance and vehicle running expenses	1	1	10	10	0	0	0	0	0	0	-	-	-	-	29	29
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	10	10	68	68	1	1	0	0	1	1	-	-	-	-	202	202
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
7	Communication expenses	0	0	1	1	0	0	0	0	0	0	-	-	-	-	2	2
8	Legal & professional charges	1	1	5	5	0	0	0	0	0	0	-	-	-	-	15	15
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	9	9	0	0	0	0	0	0	-	-	-	-	27	27
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
11	Interest & Bank Charges	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office Expenses	1	1	5	5	0	0	0	0	0	0	-	-	-	-	14	14
	b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c) GST Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d) Shared Service Costs (Net)	(35)	(35)	(236)	(236)	(4)	(4)	(1)	(1)	(5)	(5)	-	-	-	-	(705)	(705)
	e) Trademark Licence Fees	58	58	397	397	6	6	1	1	8	8	-	-	-	-	1,186	1,186
	f) Membership & Subscriptions	1	1	4	4	0	0	0	0	0	0	-	-	-	-	12	12
	g) IT Expenses	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
	h) (Gain)/Loss on Foreign Exchange	8	8	52	52	1	1	0	0	1	1	-	-	-	-	155	155
	i) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	(0)	(0)
	j) Depreciation	1	1	5	5	0	0	0	0	0	0	-	-	-	-	14	14
	TOTAL	101	101	685	685	11	11	2	2	13	13	-	-	-	-	2,050	2,050
	In India	77	77	524	524	8	8	2	2	10	10	-	-	-	-	1,569	1,569
	Outside India	24	24	161	161	3	3	1	1	3	3	-	-	-	-	482	482

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
 (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
 (c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

	Particulars	LIFE		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	Particulars	LIFE		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	Particulars	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023
1	Employees' remuneration & welfare benefits	81	81	293	293	9	9	1	1	10	10					777	777
2	Travel, conveyance and vehicle running expenses	1	1	4	4	-	-	-	-	-	-					11	11
3	Training expenses	-	-	-	-	-	-	-	-	-	-					-	-
4	Rents, rates & taxes	13	13	48	48	1	1	-	-	1	1					127	127
5	Repairs	-	-	-	-	-	-	-	-	-	-					-	-
6	Printing & stationery	0	0	-	-	-	-	-	-	-	-					-	-
7	Communication expenses	0	0	1	1	-	-	-	-	-	-					1	1
8	Legal & professional charges	1	1	3	3	-	-	-	-	-	-					8	8
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-					-	-
	(a) as auditor	1	1	5	5	-	-	-	-	-	-					14	14
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-					-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-					-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-					-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-					-	-
	(iv) Tax Audit	-	-	-	-	-	-	-	-	-	-					1	1
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-					-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-					-	-
10	Advertisement and publicity	0	0	1	1	-	-	-	-	-	-					2	2
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-					-	-
12	Others	-	-	-	-	-	-	-	-	-	-					-	-
	a) Office Expenses	1	1	5	5	0	0	-	-	0	0					13	13
	b) Facility Charges	-	-	-	-	-	-	-	-	-	-					-	-
	c) GST Expense	-	-	-	-	-	-	-	-	-	-					-	-
	d) Shared Service Costs (Net)	238	238	1,084	1,084	31	31	5	5	36	36					2,836	2,836
	e) Trademark Licence Fees	131	131	244	244	8	8	1	1	10	10					681	681
	f) Membership & Subscriptions	1	1	3	3	-	-	-	-	-	-					7	7
	g) IT Expenses	-	-	-	-	-	-	-	-	-	-					-	-
	h) (Gain)/Loss on Foreign Exchange	1	1	5	5	-	-	-	-	-	-					14	14
	i) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-					-	-
	j) Depreciation	1	1	4	4	-	-	-	-	-	-					12	12
	TOTAL	472	472	1,701	1,701	51	51	8	8	59	58					4,506	4,506
	In India	103	103	373	373	11	11	1	1	13	12	-	-	-	-	990	990
	Outside India	368	368	1,328	1,328	40	40	6	6	46	46	-	-	-	-	3,517	3,517

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

FORM NL-7-OPERATING EXPENSES SCHEDULE
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 201
 FOR THE HALF YEAR ENDED ON SEPTEMBER, 2024

	Particulars	Miscellaneous											
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability	
		For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024
1	Employees' remuneration & welfare benefits	135	135	41	41	-	-	176	176	17	17	-	-
2	Travel, conveyance and vehicle running expenses	4	4	1	1	-	-	5	5	0	0	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	25	25	8	8	-	-	33	33	3	3	-	-
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	0	0	0	0	-	-	0	0	0	0	-	-
7	Communication expenses	0	0	0	0	-	-	0	0	0	0	-	-
8	Legal & professional charges	2	2	1	1	-	-	2	2	0	0	-	-
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	3	1	1	-	-	4	4	0	0	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	0	0	0	0	-	-	0	0	0	0	-	-
11	Interest & Bank Charges	0	0	0	0	-	-	0	0	0	0	-	-
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office Expenses	2	2	1	1	-	-	2	2	0	0	-	-
	b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
	c) GST Expense	-	-	-	-	-	-	-	-	-	-	-	-
	d) Shared Service Costs (Net)	(87)	(87)	(27)	(27)	-	-	(113)	(113)	(11)	(11)	-	-
	e) Trademark Licence Fees	146	146	45	45	-	-	191	191	18	18	-	-
	f) Membership & Subscriptions	2	2	0	0	-	-	2	2	0	0	-	-
	g) IT Expenses	0	0	0	0	-	-	0	0	0	0	-	-
	h) (Gain)/Loss on Foreign Exchange	19	19	6	6	-	-	25	25	2	2	-	-
	i) Miscellaneous expenses	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(0)	(0)	-	-
	j) Depreciation	2	2	1	1	-	-	2	2	0	0	-	-
	TOTAL	252	252	77	77	-	-	329	329	31	31	-	-
	In India	193	193	59	59	-	-	252	252	24	24	-	-
	Outside India	59	59	18	18	-	-	77	77	7	7	-	-

		Miscellaneous											
Particulars		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability	
Particulars		Miscellaneous											
Particulars		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
Particulars		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
Particulars		For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023
1	Employees' remuneration & welfare benefits	197	197	12	12	-	-	208	208	24	24	-	-
2	Travel, conveyance and vehicle running expenses	3	3	-	-	-	-	3	3	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	32	32	2	2	-	-	34	34	4	4	-	-
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-
8	Legal & professional charges	2	2	-	-	-	-	2	2	-	-	-	-
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	4	4	-	-	-	-	4	4	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1	1	-	-	-	-	1	1	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office Expenses	3	3	-	-	-	-	3	3	-	-	-	-
	b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
	c) GST Expense	-	-	-	-	-	-	-	-	-	-	-	-
	d) Shared Service Costs (Net)	452	452	34	34	-	-	486	486	84	84	-	-
	e) Trademark Licence Fees	438	438	19	19	-	-	457	457	24	24	-	-
	f) Membership & Subscriptions	2	2	-	-	-	-	2	2	0	0	-	-
	g) IT Expenses	-	-	-	-	-	-	-	-	0	0	-	-
	h) (Gain)/Loss on Foreign Exchange	4	4	-	-	-	-	4	4	0	0	-	-
	i) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-
	j) Depreciation	3	3	-	-	-	-	3	3	0	0	-	-
	TOTAL	1,141	1,141	67	67	-	-	1,206	1,206	138	138	-	-
	In India	251	251	15	15	-	-	263	263	31	31	-	-
	Outside India	891	891	53	53	-	-	943	943	108	108	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 201
 FOR THE HALF YEAR ENDED ON SEPTEMBER, 2024

(Amount in Rs. Lakhs)

	Particulars	Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024	For the half year ended September 30, 2024	For the period ended September 30, 2024
1	Employees' remuneration & welfare benefits	155	155	12	12	350	350	7	7	1,813	1,813	2,241	2,241
2	Travel, conveyance and vehicle running expenses	4	4	0	0	9	9	0	0	49	49	60	60
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	29	29	2	2	65	65	1	1	335	335	413	413
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	0	0	0	0	0	0	0	0	1	1	1	1
7	Communication expenses	0	0	0	0	1	1	0	0	3	3	3	3
8	Legal & professional charges	2	2	0	0	5	5	0	0	24	24	30	30
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	4	4	0	0	9	9	0	0	45	45	56	56
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	-	-	-	-	-	-	-	-	1	1	1	1
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
11	Interest & Bank Charges	0	0	0	0	0	0	0	0	0	0	0	0
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office Expenses	2	2	0	0	5	5	0	0	23	23	29	29
	b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
	c) GST Expense	-	-	-	-	270	270	-	-	270	270	270	270
	d) Shared Service Costs (Net)	(100)	(100)	(8)	(8)	(225)	(225)	(4)	(4)	(1,166)	(1,166)	(1,441)	(1,441)
	e) Trademark Licence Fees	168	168	13	13	379	379	7	7	1,963	1,963	2,426	2,426
	f) Membership & Subscriptions	2	2	0	0	4	4	0	0	20	20	25	25
	g) IT Expenses	0	0	0	0	0	0	0	0	0	0	1	1
	h) (Gain)/Loss on Foreign Exchange	22	22	2	2	50	50	1	1	257	257	318	318
	i) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	j) Depreciation	2	2	0	0	5	5	0	0	24	24	29	29
	TOTAL	290	290	23	23	926	926	13	13	3,663	3,663	4,462	4,462
	In India	222	222	17	17	772	772	10	10	2,866	2,866	3,477	3,477
	Outside India	68	68	5	5	154	154	3	3	797	797	985	985

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023	For the half year ended September 30, 2023	For the period ended September 30, 2023
1 Employees' remuneration & welfare benefits	131	131	13	13	530	530	-	-	1,682	1,682	2,067	2,067
2 Travel, conveyance and vehicle running expenses	2	2	-	-	8	8	-	-	25	25	31	31
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, rates & taxes	21	21	2	2	87	87	-	-	275	275	338	338
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-	0	0
7 Communication expenses	-	-	-	-	1	1	-	-	3	3	4	4
8 Legal & professional charges	1	1	-	-	6	6	-	-	18	18	22	22
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	2	2	-	-	10	10	0	0	31	31	38	38
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	-	-	-	-	-	-	-	-	1	1	1	1
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	5	5	6	6
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	1	1	1	1
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
a) Office Expenses	2	2	-	-	9	9	-	-	28	28	35	35
b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
c) GST Expense	-	-	-	-	254	254	-	-	254	254	254	254
d) Shared Service Costs (Net)	471	471	50	50	1,800	1,800	2	2	5,728	5,728	7,085	7,085
e) Trademark Licence Fees	121	121	7	7	598	598	1	1	1,889	1,889	2,274	2,274
f) Membership & Subscriptions	1	1	-	-	5	5	-	-	16	16	19	19
g) IT Expenses	-	-	-	-	-	-	-	-	0	0	1	1
h) (Gain)/Loss on Foreign Exchange	2	2	-	-	10	10	-	-	30	30	38	38
i) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-
j) Depreciation	2	2	-	-	8	8	0	0	25	25	31	31
TOTAL	759	759	73	73	3,327	3,327	3	3	10,013	10,013	12,245	12,245
In India	167	167	17	17	929	929	0	0	2,396	2,396	2,887	2,887
Outside India	592	592	57	57	2,398	2,398	3	3	7,617	7,617	9,358	9,358