

FORM NL-7-OPERATING EXPENSES SCHEDULE
SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
IRDAI REGISTRATION NO. PRS/002 DATED 21 DECEMBER, 2016
FOR THE YEAR ENDED ON MARCH 31, 2026

	Particulars	LIFE	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
		2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
1	Employees' remuneration & welfare benefits	803	685	13	3	16			1,466
2	Travel, conveyance and vehicle running expenses	28	24	0	0	1			50
3	Training expenses	-	-	-	-	-			-
4	Rents, rates & taxes	136	116	-	0	3			245
5	Receivables	-	-	-	-	-			-
6	Printing & stationery	0	0	0	0	0			1
7	Communication expenses	1	1	0	0	0			2
8	Legal & professional charges	24	21	0	0	0			43
9	Auditors' fees, expenses etc.	6	5	0	0	0			11
(a) as auditor									
(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	0	0	0	0			1
(c) in any other capacity	6	5	0	0	0	0			10
(d) Out of Pocket Expenses	-	-	-	-	-	-			-
10	Advertisement and publicity	24	20	0	0	0			43
11	Interest & Bank Charges	0	0	0	0	0			0
12	Others	-	-	-	-	-			-
(a) Office Expenses	19	16	0	0	0	0			34
(i) Facility Charges	-	-	-	-	-	-			-
(ii) GST Expense	-	-	-	-	-	-			-
(iii) Shared Service Costs (Net)	914	780	15	3	18	1			1,646
(iv) Trademark Licence Fees	843	728	14	3	17	1			1,519
(v) Membership & Subscriptions	6	4	0	0	0	0			9
(vi) IT Expenses	4	4	0	0	0	0			8
(vii) (Gain)/Loss on Foreign Exchange	206	175	3	1	4				370
(viii) Miscellaneous expenses	-	-	-	-	-	-			-
(ix) Depreciation	18	15	0	0	0	0			32
TOTAL	3,038	2,592	51	11	61	-	-	-	5,470
In India	1,789	1,092	21	4	26	-	-	-	2,305
Outside India	1,758	1,500	29	6	35	-	-	-	3,165

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
		2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025
1	Employees' remuneration & welfare benefits	1,133	413	11	2	13			1,158
2	Travel, conveyance and vehicle running expenses	42	15	0	0	0			43
3	Training expenses	-	-	-	-	-			-
4	Rents, rates & taxes	215	78	2	0	2			219
5	Receivables	-	-	-	-	-			-
6	Printing & stationery	1	0	0	0	0			1
7	Communication expenses	2	1	0	0	0			2
8	Legal & professional charges	39	14	0	0	0			39
9	Auditors' fees, expenses etc.	36	13	0	0	0			36
(a) as auditor									
(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	0	0	0	0	0			1
(c) in any other capacity	-	-	-	-	-	-			-
(d) Out of Pocket Expenses	-	-	-	-	-	-			-
10	Advertisement and publicity	20	7	0	0	0			20
11	Interest & Bank Charges	0	0	0	0	0			0
12	Others	23	8	0	0	0			23
(a) Office Expenses	-	-	-	-	-	-			-
(i) Facility Charges	-	-	-	-	-	-			-
(ii) GST Expense	-	-	-	-	-	-			-
(iii) Shared Service Costs (Net)	1,183	661	11	2	14	1			1,868
(iv) Trademark Licence Fees	1,229	448	11	2	14	1			1,255
(v) Membership & Subscriptions	6	2	0	0	0	0			6
(vi) IT Expenses	11	4	0	0	0	0			12
(vii) (Gain)/Loss on Foreign Exchange	18	7	0	0	0	0			19
(viii) Miscellaneous expenses	-	-	-	-	-	-			-
(ix) Depreciation	19	7	0	0	0	0			19
TOTAL	2,612	953	29	9	29	-	-	-	2,668
In India	1,565	571	15	3	18	-	-	-	1,599
Outside India	1,047	382	10	2	12	-	-	-	1,069

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 SCHEI
 SWISS REINSURANCE COMPANY LIMITED
 UDAI REGISTRATION NO. PRS/002 DATE
 FOR THE YEAR ENDED ON MARCH 31, 202

	Particulars	Miscellaneous					
		Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability
		2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
1	Employees' remuneration & welfare benefits	1,271	112	-	1,383	29	
2	Travel, conveyance and vehicle running expenses	44	4	-	48	1	
3	Training expenses	-	-	-	-	-	
4	Rents, rates & taxes	215	19	-	234	5	
5	Receivables	-	-	-	-	-	
6	Printing & stationery	0	0	-	1	0	
7	Communication expenses	2	0	-	2	0	
8	Legal & professional charges	38	3	-	42	1	
9	Auditors' fees, expenses etc.	10	1	-	10	0	
	(a) as auditor	-	-	-	-	-	
	(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	0	-	1	0	
	(c) in any other capacity	9	1	-	10	0	
	(d) Out of Pocket Expenses	-	-	-	-	-	
10	Advertisement and publicity	37	3	-	41	1	
11	Interest & Bank Charges	0	0	-	0	0	
12	Others	-	-	-	-	-	
	(a) Office Expenses	30	3	-	33	1	
	(i) Facility Charges	-	-	-	-	-	
	(ii) GST Expense	-	-	-	-	-	
	(iii) Shared Service Costs (Net)	1,447	127	-	1,575	33	
	(iv) Trademark Licence Fees	1,335	117	-	1,452	30	
	(v) Membership & Subscriptions	6	1	-	7	0	
	(vi) IT Expenses	7	1	-	7	0	
	(vii) (Gain)/Loss on Foreign Exchange	325	29	-	354	7	
	(viii) Miscellaneous expenses	-	-	-	-	-	
	(ix) Depreciation	28	2	-	30	1	
	TOTAL	4,809	423	-	5,232	110	-
	In India	2,035	178	-	2,204	46	-
	Outside India	2,782	245	-	3,027	64	-

	Particulars	Miscellaneous					
		Health	Personal Accident	Overseas Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability
		2024-2025	2024-2025	2024-2025	2024-2025	2024-2025	2024-2025
1	Employees' remuneration & welfare benefits	1,189	61	-	1,250	16	
2	Travel, conveyance and vehicle running expenses	44	2	-	46	1	
3	Training expenses	-	-	-	-	-	
4	Rents, rates & taxes	225	12	-	237	3	
5	Receivables	-	-	-	-	-	
6	Printing & stationery	1	0	-	1	0	
7	Communication expenses	2	0	-	2	0	
8	Legal & professional charges	51	2	-	53	1	
9	Auditors' fees, expenses etc.	37	2	-	39	0	
	(a) as auditor	-	-	-	-	-	
	(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	21	1	-	22	0	
11	Interest & Bank Charges	0	0	-	0	0	
12	Others	24	1	-	25	0	
	(a) Office Expenses	-	-	-	-	-	
	(i) Facility Charges	-	-	-	-	-	
	(ii) GST Expense	-	-	-	-	-	
	(iii) Shared Service Costs (Net)	(191)	(10)	-	(201)	(3)	
	(iv) Trademark Licence Fees	1,389	66	-	1,455	17	
	(v) Membership & Subscriptions	6	0	-	7	0	
	(vi) IT Expenses	12	1	-	13	0	
	(vii) (Gain)/Loss on Foreign Exchange	19	1	-	20	0	
	(viii) Miscellaneous expenses	-	-	-	-	-	
	(ix) Depreciation	19	1	-	20	0	
	TOTAL	2,749	141	-	2,891	36	-
	In India	1,452	84	-	1,536	22	-
	Outside India	1,098	57	-	1,154	15	-

FORM NL-7-OPERATING EXPENSES SCHEI
 SWISS REINSURANCE COMPANY LIMITED
 IRDAI REGISTRATION NO. PRS/002 DATE
 FOR THE YEAR ENDED ON MARCH 31, 202

(Amount in Rs. Lakhs)						
	Particulars	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Grand Total
		2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
1	Employees' remuneration & welfare benefits	266	19	523	34	3,700
2	Travel, conveyance and vehicle running expenses	9	-	18	1	128
3	Training expenses	-	-	-	-	-
4	Rents, rates & taxes	45	3	88	6	626
5	Receivables	-	-	-	-	-
6	Printing & stationery	0	0	0	0	1
7	Communication expenses	0	0	1	0	6
8	Legal & professional charges	8	1	16	1	111
9	Auditors' fees, expenses etc.	-	0	4	0	28
	(a) as auditor	2	0	-	-	39
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-
	(iv) Tax Audit	0	0	0	0	3
	(v) in any other capacity	2	0	4	0	27
	(vi) Out of Pocket Expenses	-	-	-	-	-
10	Advertisement and publicity	8	1	15	1	109
11	Interest & Bank Charges	0	0	0	0	0
12	Others	-	-	-	-	-
	(a) Office Expenses	6	0	12	1	88
	(i) Facility Charges	-	-	-	-	-
	(ii) GST Expense	-	-	251	-	251
	(iii) Shared Service Costs (Net)	303	21	595	39	4,212
	(iv) Trademark Licence Fees	275	19	549	36	3,885
	(v) Membership & Subscriptions	-	0	3	0	23
	(vi) IT Expenses	1	0	3	0	20
	(vii) (Gain)/Loss on Foreign Exchange	68	5	134	9	947
	(viii) Miscellaneous expenses	-	-	-	-	-
	(ix) Depreciation	6	0	11	1	81
	TOTAL	1,006	70	2,227	130	14,244
	In India	424	30	1,094	55	6,147
	Outside India	582	41	1,143	75	8,097

(Amount in Rs. Lakhs)						
	Particulars	Engineering	Aviation	Crop Insurance	Other Miscellaneous segments	Grand Total
		2024-2025	2024-2025	2024-2025	2024-2025	2024-2025
1	Employees' remuneration & welfare benefits	185	14	472	10	3,105
2	Travel, conveyance and vehicle running expenses	7	1	17	0	115
3	Training expenses	-	-	-	-	-
4	Rents, rates & taxes	35	3	89	2	588
5	Receivables	-	-	-	-	-
6	Printing & stationery	0	0	1	0	3
7	Communication expenses	0	0	1	0	6
8	Legal & professional charges	8	0	16	0	106
9	Auditors' fees, expenses etc.	-	0	15	0	98
	(a) as auditor	8	0	-	-	147
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-
	(iv) Tax Audit	-	-	-	-	2
	(v) in any other capacity	-	-	-	-	-
	(vi) Out of Pocket Expenses	-	-	-	-	-
10	Advertisement and publicity	3	0	8	0	54
11	Interest & Bank Charges	0	0	0	0	1
12	Others	-	-	-	-	-
	(a) Office Expenses	4	0	9	0	62
	(i) Facility Charges	-	-	-	-	-
	(ii) GST Expense	-	-	780	-	780
	(iii) Shared Service Costs (Net)	(20)	(2)	(76)	(2)	(999)
	(iv) Trademark Licence Fees	201	15	512	11	3,366
	(v) Membership & Subscriptions	1	0	3	0	17
	(vi) IT Expenses	2	0	5	0	31
	(vii) (Gain)/Loss on Foreign Exchange	3	0	8	0	51
	(viii) Miscellaneous expenses	-	-	-	-	-
	(ix) Depreciation	3	0	6	0	51
	TOTAL	427	33	1,868	24	7,938
	In India	256	20	1,432	14	5,068
	Outside India	171	13	436	10	2,868