

FORM NL-7-OPERATING EXPENSES SCHEDULE
SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016
FOR THE YEAR ENDED ON MARCH 31, 2024

	Particulars	LIFE	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
		2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
1	Employees' remuneration & welfare benefits	169	604	18	4	21			1,683
2	Travel, conveyance and vehicle running expenses	5	18	1	0	1			49
3	Training expenses	-	-	-	-	-			-
4	Rents, rates & taxes	24	87	3	1	3			242
5	Repairs	-	-	-	-	-			-
6	Printing & stationery	0	0	0	-	0			1
7	Communication expenses	0	1	0	0	0			4
8	Legal & professional charges	5	19	1	0	1			52
9	Auditors' fees, expenses etc.								
	(a) as auditor	5	17	0	0	1			47
	(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	-	-	-			1
	(c) in any other capacity	-	-	-	-	-			-
	(d) Out of Pocket Expenses	-	-	-	-	-			-
10	Advertisement and publicity	2	8	0	0	0			22
11	Interest & Bank Charges	0	0	0	-	0			1
12	Others								
	a) Office Expenses	4	14	0	0	1			40
	b) Facility Charges	-	-	-	-	-			-
	c) GST Expense	-	-	-	-	-			-
	d) Shared Service Costs (Net)	804	2,869	83	18	101			7,989
	e) Trademark Licence Fees	170	609	18	4	22			1,695
	f) Membership & Subscriptions	1	3	0	0	0			7
	g) IT Expenses	0	0	0	-	0			1
	h) (Gain)/Loss on Foreign Exchange	1	3	0	0	0			9
	i) Miscellaneous expenses	-	-	-	-	-			-
	j) Depreciation	2	9	0	0	0			24
	TOTAL	1,194	4,262	124	27	151			11,869
	In India	220	784	23	5	28			2,184
	Outside India	974	3,478	101	22	123			9,685

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

	230	LIFE	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
		2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
1	Employees' remuneration & welfare benefits	201	743	42	10	52			1,287
2	Travel, conveyance and vehicle running expenses	10	36	2	0	2			63
3	Training expenses	-	-	-	-	-			-
4	Rents, rates & taxes	48	177	10	2	12			307
5	Repairs	-	-	-	-	-			-
6	Printing & stationery	0	0	0	0	0			0
7	Communication expenses	1	3	0	0	0			5
8	Legal & professional charges	13	48	3	1	4			83
9	Auditors' fees, expenses etc.								
	(a) as auditor	5	18	1	0	1			31
	(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	1	0	0	0			1
	(c) in any other capacity	-	-	-	-	-			-
	(d) Out of Pocket Expenses	0	0	0	0	0			-
10	Advertisement and publicity	3	11	1	0	1			18
11	Interest & Bank Charges	0	1	0	0	0			1
12	Others								
	a) Office Expenses	(14)	(53)	(3)	(1)	(4)			(92)
	b) Facility Charges	-	-	-	-	-			-
	c) GST Expense	-	-	-	-	-			-
	d) Shared Service Costs (Net)	183	742	42	10	52			1,285
	e) Trademark Licence Fees	111	344	19	5	24			597
	f) Membership & Subscriptions	1	5	0	0	0			8
	g) IT Expenses	3	10	0	0	1			17
	h) (Gain)/Loss on Foreign Exchange	(21)	(77)	(4)	(1)	(5)			(133)
	i) Miscellaneous expenses	-	-	-	-	-			-
	j) Depreciation	5	17	1	1	2			29
	TOTAL	549	2,025	114	27	142			3,508
	In India	255	939	53	12	66			1,626
	Outside India	294	1,086	61	15	76			1,882

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

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

	Particulars	Miscellaneous					Public/ 2023-24
		Health 2023-24	Personal 2023-24	Travel 2023-24	Total Health 2023-24	Workmen's 2023-24	
1	Employees' remuneration & welfare benefits	442	37	-	478	43	
2	Travel, conveyance and vehicle running expenses	13	1	-	14	1	
3	Training expenses	-	-	-	-	-	
4	Rents, rates & taxes	63	5	-	69	6	
5	Repairs	-	-	-	-	-	
6	Printing & stationery	0	0	-	0	0	
7	Communication expenses	1	0	-	1	0	
8	Legal & professional charges	14	1	-	15	1	
9	Auditors' fees, expenses etc.	-	-	-	-	-	
	(a) as auditor	12	1	-	13	1	
	(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	
	(c) in any other capacity	-	-	-	-	-	
	(d) Out of Pocket Expenses	-	-	-	-	-	
10	Advertisement and publicity	6	0	-	6	1	
11	Interest & Bank Charges	0	0	-	0	0	
12	Others	-	-	-	-	-	
	a) Office Expenses	11	1	-	11	1	
	b) Facility Charges	-	-	-	-	-	
	c) GST Expense	-	-	-	-	-	
	d) Shared Service Costs (Net)	2,095	173	-	2,269	204	
	e) Trademark Licence Fees	445	37	-	481	43	
	f) Membership & Subscriptions	2	0	-	2	0	
	g) IT Expenses	0	0	-	0	0	
	h) (Gain)/Loss on Foreign	2	0	-	3	0	
	i) Miscellaneous expenses	-	-	-	-	-	
	j) Depreciation	6	1	-	7	1	
	TOTAL	3,113	258	-	3,370	303	
	In India	572	47	-	620	56	-
	Outside India	2,540	210	-	2,750	247	-

	230	Health	Personal	Travel	Total Health	Workmen's	Public/
		2022-23	Accident 2022-23	Insurance 2022-23	2022-23	Compensation 2022-23	Product 2022-23
1	Employees' remuneration & welfare benefits	594	75	-	669	44	
2	Travel, conveyance and vehicle running expenses	29	4	-	33	2	
3	Training expenses	-	-	-	-	-	
4	Rents, rates & taxes	142	18	-	160	10	
5	Repairs	-	-	-	-	-	
6	Printing & stationery	0	0	-	0	0	
7	Communication expenses	2	0	-	2	0	
8	Legal & professional charges	38	5	-	43	3	
9	Auditors' fees, expenses etc.	-	-	-	-	-	
	(a) as auditor	14	2	-	16	1	
	(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	1	
	(c) in any other capacity	-	-	-	-	-	
	(d) Out of Pocket Expenses	0	0	-	0	0	
10	Advertisement and publicity	9	1	-	10	0	
11	Interest & Bank Charges	1	0	-	1	0	
12	Others	-	-	-	-	-	
	a) Office Expenses	(42)	(5)	-	(47)	(3)	
	b) Facility Charges	-	-	-	-	-	
	c) GST Expense	-	-	-	-	-	
	d) Shared Service Costs (Net)	540	75	-	615	44	
	e) Trademark Licence Fees	329	35	-	364	20	
	f) Membership & Subscriptions	4	0	-	4	0	
	g) IT Expenses	8	1	-	9	1	
	h) (Gain)/Loss on Foreign Exchange	(61)	(8)	-	(69)	(5)	
	i) Miscellaneous expenses	-	-	-	-	-	
	j) Depreciation	14	2	-	16	1	
	TOTAL	1,621	205	-	1,827	119	
	In India	752	95	-	848	55	-
	Outside India	869	110	-	979	64	-

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

(Amount in Rs. Lakhs)

	Particulars	Engineering 2023-24	Aviation 2023-24	Crop 2023-24	Other 2023-24	Total 2023-24	Grand Total 2023-24
1	Employees' remuneration & welfare benefits	292	31	1,033	1	3,562	4,357
2	Travel, conveyance and vehicle running expenses	9	1	30	0	105	128
3	Training expenses	-	-	-	-	-	-
4	Rents, rates & taxes	42	4	148	0	512	626
5	Repairs	-	-	-	-	-	-
6	Printing & stationery	0	0	0	-	1	2
7	Communication expenses	1	0	3	-	9	11
8	Legal & professional charges	9	1	32	0	111	136
9	Auditors' fees, expenses etc.	-	-	-	-	-	-
	(a) as auditor	8	1	29	0	99	121
	(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	-	3	3
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-
10	Advertisement and publicity	4	0	13	0	46	57
11	Interest & Bank Charges	0	0	1	-	2	2
12	Others	-	-	-	-	-	-
	a) Office Expenses	7	1	25	0	85	104
	b) Facility Charges	-	-	-	-	-	-
	c) GST Expense	-	-	1,136	-	1,136	1,136
	d) Shared Service Costs (Net)	1,386	147	4,901	7	16,903	20,677
	e) Trademark Licence Fees	294	31	1,040	1	3,587	4,387
	f) Membership & Subscriptions	1	0	5	0	16	19
	g) IT Expenses	0	0	1	-	2	2
	h) (Gain)/Loss on Foreign Exchange	2	0	6	0	19	23
	i) Miscellaneous expenses	-	-	-	-	-	-
	j) Depreciation	4	0	15	0	50	61
	TOTAL	2,058	219	8,418	10	26,247	31,853
	In India	379	40	2,476	2	5,757	6,789
	Outside India	1,680	179	5,941	8	20,490	25,065

		Engineering 2022-23	Aviation 2022-23	Crop Insurance 2022-23	Other Miscellaneous 2022-23	Total Miscellaneous 2022-23	Grand Total 2022-23
	230						
1	Employees' remuneration & welfare benefits	284	12	(110)	(4)	2,182	3,177
2	Travel, conveyance and vehicle running expenses	14	1	(5)	0	108	156
3	Training expenses	-	-	-	-	-	-
4	Rents, rates & taxes	68	3	(26)	(1)	521	758
5	Repairs	-	-	-	-	-	-
6	Printing & stationery	0	0	0	0	1	1
7	Communication expenses	1	0	-	0	8	12
8	Legal & professional charges	18	1	(7)	0	141	205
9	Auditors' fees, expenses etc.	-	-	-	-	-	-
	(a) as auditor	7	1	(3)	0	52	76
	(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	3	4
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	0	0	0	0	0
10	Advertisement and publicity	4	0	(2)	0	31	46
11	Interest & Bank Charges	0	0	-	0	2	3
12	Others	-	-	-	-	-	-
	a) Office Expenses	(20)	(1)	8	0	(155)	(226)
	b) Facility Charges	-	-	-	-	-	-
	c) GST Expense	-	-	682	0	682	682
	d) Shared Service Costs (Net)	284	12	(110)	(4)	2,126	3,102
	e) Trademark Licence Fees	132	6	(51)	(2)	1,065	1,545
	f) Membership & Subscriptions	2	0	(1)	0	14	20
	g) IT Expenses	4	-	(1)	0	30	43
	h) (Gain)/Loss on Foreign Exchange	(29)	(1)	11	0	(225)	(328)
	i) Miscellaneous expenses	-	-	-	-	-	-
	j) Depreciation	6	0	(2)	0	50	72
	TOTAL	774	33	383	(11)	6,633	9,347
	In India	360	15	544	(5)	3,442	4,699
	Outside India	415	18	(161)	(6)	3,191	4,647