

FORM NL-7-OPERATING EXPENSES SCHEDULE
SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
INDIA REGISTRATION NO. PRB/002 DATED 21 DECEMBER, 2016
FOR THE HALF- YEAR ENDED ON SEPTEMBER 30, 2023

Particulars	LIFE		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		(Amount in Rs. Lakhs)	
	Total Motor		Total Motor		Total Motor		Total Motor		Total Motor		Total Motor		Total Motor		Total Motor	
	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
3 Training expenses	-	-	-	-	-	-	-	-	-	-						11
4 Rents, rates & taxes	13	13	48	48	1	1			1	1						127
5 Repairs	0	0	-	-	-	-	-	-	-	-						-
6 Printing & stationery	0	0	-	-	-	-	-	-	-	-						-
7 Communication expenses	0	0	1	1	-	-	-	-	-	-						1
8 Legal & professional charges	1	1	3	3	-	-	-	-	-	-						8
9 Auditors' fees, expenses etc.	1	1	5	5	-	-	-	-	-	-						14
(a) as auditor	1	1	5	5	-	-	-	-	-	-						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
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-						1
(f) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-						-
10 Advertisement and publicity	0	0	1	1	-	-	-	-	-	-						2
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-						-
12 Others	1	1	5	5	0	0	-	-	0	0						13
(a) Office Expenses	1	1	5	5	0	0	-	-	0	0						13
(b) Facility Charges	-	-	-	-	-	-	-	-	-	-						-
(c) GST Expense	-	-	-	-	-	-	-	-	-	-						-
(d) Shared Service Costs (Net)	192	192	921	921	26	26	4	4	30	30						2,405
(e) Trademark License Fees	131	131	244	244	8	8	1	1	10	10						681
(f) Membership & Subscriptions	1	1	3	3	-	-	-	-	-	-						7
(g) IT Expense	-	-	-	-	-	-	-	-	-	-						-
(h) (Gain)/Loss on Foreign Exchange	1	1	5	5	-	-	-	-	-	-						14
(i) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-						14
(j) Depreciation	1	1	4	4	-	-	-	-	-	-						12
TOTAL	427	427	1,539	1,539	45	45	7	7	52	52						4,074
in India	103	103	374	374	10	10	1	1	12	12						989
Outside India	323	323	1,165	1,165	35	35	5	5	40	40						3,086

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	
	Total Motor		Total Motor		Total Motor		Total Motor		Total Motor		Total Motor		Total Motor		Total Motor	
	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022
1 Employees' remuneration & welfare benefits	132	132	294	294	17	17	2	2	19	19					307	307
2 Travel, conveyance and vehicle running expenses	3	3	7	7	-	-	-	-	-	-					7	7
3 Training expenses	-	-	-	-	-	-	-	-	-	-					-	-
4 Rents, rates & taxes	26	26	57	57	3	3			3	3					60	60
5 Repairs	-	-	-	-	-	-	-	-	-	-					-	-
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-					-	-
7 Communication expenses	-	-	-	-	-	-	-	-	-	-					-	-
8 Legal & professional charges	3	3	7	7	-	-	-	-	-	-					7	7
9 Auditors' fees, expenses etc.	3	3	6	6	-	-	-	-	-	-					6	6
(a) as auditor	3	3	6	6	-	-	-	-	-	-					6	6
(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	-	-	-	-	-	-	-	-	-	-					-	-
(f) Out of Pocket Expenses	-	-	0	0	-	-	-	-	-	-					-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-					-	-
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-					-	-
12 Others	-	-	1	1	-	-	-	-	-	-					1	1
(a) Office Expenses	-	-	1	1	-	-	-	-	-	-					1	1
(b) Facility Charges	-	-	-	-	-	-	-	-	-	-					-	-
(c) GST Expense	-	-	-	-	-	-	-	-	-	-					-	-
(d) Shared Service Costs (Net)	49	49	34	34	2	2			2	2					35	35
(e) Trademark License Fees	63	63	217	217	12	12	1	1	13	13					226	226
(f) Membership & Subscriptions	1	1	3	3	0	0	0	0	0	0					3	3
(g) IT Expense	2	2	5	5	0	0	0	0	0	0					5	5
(h) (Gain)/Loss on Foreign Exchange	6	6	14	14	1	1	1	1	1	1					15	15
(i) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-					-	-
(j) Depreciation	3	3	6	6	-	-	-	-	-	-					6	6
TOTAL	294	294	654	654	37	37	4	4	44	44					678	
in India	179	179	491	491	23	23	3	3	26	26					418	418
Outside India	112	112	250	250	14	14	1	1	15	15					261	261

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
 ICDRA REGISTRATION NO. PRB/002 DATED 21 DECEMBER, 2016
 FOR THE HALF- YEAR ENDED ON SEPTEMBER 30, 2023

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	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 Training expenses	3	3	-	-	-	-	3	3	-	-	-	-
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.	4	4	-	-	-	-	4	4	-	-	-	-
(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	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	1	1	-	-	-	-	1	1	-	-	-	-
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-
12 Others	3	3	-	-	-	-	3	3	-	-	-	-
(a) Office Expenses	-	-	-	-	-	-	-	-	-	-	-	-
(i) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
(ii) GST Expense	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Shared Service Costs (Net)	343	343	27	27	-	-	370	370	71	71	-	-
(iv) Trademark License Fees	438	438	19	19	-	-	457	457	24	24	-	-
(v) Membership & Subscriptions	2	2	-	-	-	-	2	2	0	0	-	-
(vi) IT Expenses	-	-	-	-	-	-	-	-	0	0	-	-
(vii) (Gain)/Loss on Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-
(i) Miscellaneous expenses	4	4	-	-	-	-	4	4	0	0	-	-
(ii) Depreciation	3	3	-	-	-	-	3	3	0	0	-	-
TOTAL	1,031	1,031	60	60	-	-	1,091	1,091	125	123	-	-
in India	250	250	14	14	-	-	263	263	31	29	-	-
Outside India	781	781	46	46	-	-	828	828	95	95	-	-

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022
	1 Employees' remuneration & welfare benefits	352	352	17	17	-	-	369	369	15	15	-
2 Travel, conveyance and vehicle running expenses	8	8	1	1	-	-	9	9	-	-	-	-
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, rates & taxes	69	69	3	3	-	-	72	72	3	3	-	-
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-
7 Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-
8 Legal & professional charges	8	8	-	-	-	-	8	8	-	-	-	-
9 Auditors' fees, expenses etc.	7	7	-	-	-	-	7	7	-	-	-	-
(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	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Out of Pocket Expenses	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	0	0	-	-	0	0	-	-	-	-
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-
12 Others	1	1	-	-	-	-	1	1	-	-	-	-
(a) Office Expenses	-	-	-	-	-	-	-	-	-	-	-	-
(i) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
(ii) GST Expense	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Shared Service Costs (Net)	131	131	2	2	-	-	133	133	2	2	-	-
(iv) Trademark License Fees	168	168	12	12	-	-	181	181	11	11	-	-
(v) Membership & Subscriptions	3	3	0	0	-	-	3	3	0	0	-	-
(vi) IT Expenses	6	6	-	-	-	-	6	6	-	-	-	-
(vii) (Gain)/Loss on Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-
(i) Miscellaneous expenses	17	17	1	1	-	-	18	18	1	1	-	-
(ii) Depreciation	7	7	-	-	-	-	8	8	-	-	-	-
TOTAL	779	779	36	36	-	-	812	812	33	33	-	-
in India	460	460	22	22	-	-	503	503	20	20	-	-
Outside India	299	299	14	14	-	-	314	314	13	13	-	-

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 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
 ICDRA REGISTRATION NO. PRB/002 DATED 21 DECEMBER, 2016
 FOR THE HALF- YEAR ENDED ON SEPTEMBER 30, 2023

Particulars	(Amount in Rs. Lakhs)											
	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	-	-	24	24	30	30
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, rates & taxes	21	21	2	2	87	87	-	-	275	275	338	338
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-
7 Communication expenses	-	-	-	-	1	1	-	-	2	2	3	3
8 Legal & professional charges	1	1	-	-	6	6	-	-	18	18	22	22
9 Auditors' fees, expenses etc.	2	2	-	-	10	10	0	0	30	30	37	37
(a) as auditor	2	2	-	-	10	10	0	0	30	30	37	37
(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	-	-	-	-	-	-	-	-	3	3	4	4
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-
12 Others	2	2	-	-	9	9	-	-	28	28	34	34
(a) Office Expenses	2	2	-	-	9	9	-	-	28	28	34	34
(b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
(c) GST Expense	-	-	-	-	254	254	-	-	254	254	254	254
(d) Shared Service Costs (Net)	398	398	43	43	1,927	1,927	1	1	4,794	4,794	5,938	5,938
(e) Trademark License 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 Expense	-	-	-	-	-	-	-	-	-	-	-	-
(h) (Gain)/Loss on Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-
(i) Miscellaneous expenses	2	2	-	-	10	10	-	-	30	30	37	37
(j) Depreciation	2	2	-	-	8	8	0	0	25	25	31	31
TOTAL	686	686	66	66	3,031	3,031	2	2	9,078	9,069	11,098	11,098
in India	167	167	17	17	927	927	0	0	2,395	2,386	2,886	2,886
Outside India	520	520	50	50	2,104	2,104	2	2	6,683	6,683	8,212	8,212

Particulars	(Amount in Rs. Lakhs)											
	Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022	For the half-year ended September 30, 2022	For the period ended September 30, 2022
1 Employees' remuneration & welfare benefits	88	88	11	11	479	479	0	0	1,269	1,269	1,714	1,714
2 Travel, conveyance and vehicle running expenses	2	2	0	0	11	11	0	0	29	29	40	40
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, rates & taxes	17	17	2	2	94	94	0	0	248	248	335	335
5 Repairs	-	-	-	-	-	-	-	-	0	0	0	0
6 Printing & stationery	-	-	-	-	-	-	-	-	0	0	0	0
7 Communication expenses	-	-	-	-	-	-	0	0	1	1	2	2
8 Legal & professional charges	2	2	-	-	11	11	0	0	29	29	39	39
9 Auditors' fees, expenses etc.	2	2	-	-	9	9	0	0	24	24	33	33
(a) as auditor	2	2	-	-	9	9	0	0	24	24	33	33
(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	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	0	0	-	-	-	-
(d) Out of Pocket Expenses	-	-	-	-	0	0	0	0	1	1	0	0
10 Advertisement and publicity	-	-	-	-	-	-	0	0	1	1	1	1
11 Interest & Bank Charges	-	-	-	-	-	-	0	0	-	-	1	1
12 Others	-	-	-	-	1	1	0	0	3	3	4	4
(a) Office Expenses	-	-	-	-	1	1	0	0	3	3	4	4
(b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
(c) GST Expense	-	-	-	-	200	200	0	0	200	200	200	200
(d) Shared Service Costs (Net)	10	10	1	1	55	55	0	0	236	236	321	321
(e) Trademark License Fees	65	65	8	8	353	353	0	0	844	844	1,137	1,137
(f) Membership & Subscriptions	1	1	0	0	4	4	0	0	11	11	15	15
(g) IT Expense	2	2	-	-	8	8	0	0	22	22	30	30
(h) (Gain)/Loss on Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-
(i) Miscellaneous expenses	4	4	1	1	23	23	0	0	62	62	84	84
(j) Depreciation	2	2	-	-	10	10	0	0	27	27	36	36
TOTAL	198	198	24	24	1,264	1,264	0	0	3,606	3,606	4,983	4,983
in India	121	121	15	15	651	651	(0)	(0)	1,928	1,928	2,533	2,533
Outside India	75	75	9	9	408	408	0	0	1,680	1,680	1,450	1,450