

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, 2025

	Particulars	LIFE	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
		2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
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	Repairs	-	-	-	-	-			-
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.								
	(a) as auditor	36	13	0	0	0			36
	(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	-	-			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								
	a) Office Expenses	23	8	0	0	0			23
	b) Facility Charges	-	-	-	-	-			-
	c) GST Expense	-	-	-	-	-			-
	d) Shared Service Costs (Net)	(182)	(66)	(2)	(0)	(2)			(186)
	e) Trademark Licence Fees	1,229	448	11	2	14			1,255
	f) Membership & Subscriptions	6	2	0	0	0			6
	g) IT Expenses	11	4	0	0	0			12
	h) (Gain)/Loss on Foreign Exchange	18	7	0	0	0			19
	i) Miscellaneous expenses	-	-	-	-	-			-
	j) Depreciation	19	7	0	0	0			19
	TOTAL	2,612	953	24	5	29			2,666
	In India	1,565	571	14	3	18	-	-	1,597
	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"

	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	22			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	4			242
5	Repairs	-	-	-	-	-			-
6	Printing & stationery	-	0	0	0	0			1
7	Communication expenses	-	1	0	0	0			4
8	Legal & professional charges	5	19	1	-	1			52
9	Auditors' fees, expenses etc.								
	(a) as auditor	5	17	-	0	0			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	0			1
	(c) in any other capacity	-	-	-	-	-			-
	(d) Out of Pocket Expenses	0	0	0	0	0			0
10	Advertisement and publicity	2	8	0	0	0			22
11	Interest & Bank Charges	-	-	0	0	0			1
12	Others								
	a) Office Expenses	4	14	1	0	1			40
	b) Facility Charges	-	-	-	-	-			-
	c) GST Expense	-	-	-	-	-			-
	d) Shared Service Costs (Net)	803	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	-	-	-	-	-			1
	h) (Gain)/Loss on Foreign Exchange	1	3	-	-	-			9
	i) Miscellaneous expenses	-	-	-	-	-			-
	j) Depreciation	2	9	-	-	-			24
	TOTAL	1,194	4,262	125	27	153			11,870
	In India	221	784	24	5	30	-	-	2,186
	Outside India	973	3,478	101	22	123	-	-	9,684

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"

		Miscellaneous					
	Particulars	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation / Employer's	Public/ Product Liability
		2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
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	Repairs	-	-	-	-	-	
6	Printing & stationery	1	0	-	1	0	
7	Communication expenses	2	0	-	2	0	
8	Legal & professional charges	41	2	-	43	1	
9	Auditors' fees, expenses etc.	-	-	-	-	-	
	(a) as auditor	37	2	-	39	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	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	-	-	-	-	-	
	a) Office Expenses	24	1	-	25	0	
	b) Facility Charges	-	-	-	-	-	
	c) GST Expense	-	-	-	-	-	
	d) Shared Service Costs (Net)	(191)	(10)	-	(201)	(3)	
	e) Trademark Licence Fees	1,289	66	-	1,355	17	
	f) Membership & Subscriptions	6	0	-	7	0	
	g) IT Expenses	12	1	-	13	0	
	h) (Gain)/Loss on Foreign Exchange	19	1	-	20	0	
	i) Miscellaneous expenses	-	-	-	-	-	
	j) Depreciation	19	1	-	20	0	
	TOTAL	2,739	141	-	2,880	36	
	In India	1,641	84	-	1,725	22	-
	Outside India	1,098	57	-	1,154	15	-

		Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability
		2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
1	Employees' remuneration & welfare benefits	442	37	-	479	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	-	
8	Legal & professional charges	14	1	-	16	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	0	-	1	-	
	(c) in any other capacity	-	-	-	-	-	
	(d) Out of Pocket Expenses	0	0	-	0	0	
10	Advertisement and publicity	6	-	-	5	1	
11	Interest & Bank Charges	-	0	-	0	0	
12	Others	-	-	-	-	-	
	a) Office Expenses	11	1	-	12	1	
	b) Facility Charges	-	-	-	-	-	
	c) GST Expense	-	-	-	-	-	
	d) Shared Service Costs (Net)	2,095	173	-	2,268	204	
	e) Trademark Licence Fees	445	37	-	484	43	
	f) Membership & Subscriptions	2	0	-	2	0	
	g) IT Expenses	-	-	-	-	1	
	h) (Gain)/Loss on Foreign Exchange	2	-	-	2	-	
	i) Miscellaneous expenses	6	-	-	5	-	
	j) Depreciation	-	1	-	5	1	
	TOTAL	3,113	258	-	3,372	303	
	In India	573	48	-	620	56	-
	Outside India	2,540	210	-	2,752	247	-

(Amount in Rs. Lakhs)

	Particulars	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
		2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
1	Employees' remuneration & welfare benefits	185	14	472	10	3,105	4,665
2	Travel, conveyance and vehicle running expenses	7	1	17	0	115	172
3	Training expenses	-	-	-	-	-	-
4	Rents, rates & taxes	35	3	89	2	588	883
5	Repairs	-	-	-	-	-	-
6	Printing & stationery	0	0	0	0	3	4
7	Communication expenses	0	0	1	0	6	8
8	Legal & professional charges	6	0	16	0	106	159
9	Auditors' fees, expenses etc.	-	-	-	-	-	-
	(a) as auditor	6	0	15	0	98	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	4
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-
10	Advertisement and publicity	3	0	8	0	54	82
11	Interest & Bank Charges	0	0	0	0	1	1
12	Others	-	-	-	-	-	-
	a) Office Expenses	4	0	9	0	62	93
	b) Facility Charges	-	-	-	-	-	-
	c) GST Expense	-	-	780	-	780	780
	d) Shared Service Costs (Net)	(30)	(2)	(76)	(2)	(499)	(749)
	e) Trademark Licence Fees	201	15	512	11	3,366	5,057
	f) Membership & Subscriptions	1	0	3	0	17	25
	g) IT Expenses	2	0	5	0	31	47
	h) (Gain)/Loss on Foreign Exchange	3	0	8	0	51	76
	i) Miscellaneous expenses	-	-	-	-	-	-
	j) Depreciation	3	0	8	0	51	76
	TOTAL	427	33	1,868	24	7,936	11,530
	In India	256	20	1,432	14	5,068	7,222
	Outside India	171	13	436	10	2,868	4,308

	Particulars	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
		2023-24	2023-24	2023-24	2023-24	2023-24	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	104	128
3	Training expenses	-	-	-	-	-	-
4	Rents, rates & taxes	42	4	148	1	512	627
5	Repairs	-	-	-	-	-	-
6	Printing & stationery	0	0	0	0	1	2
7	Communication expenses	1	-	3	0	9	10
8	Legal & professional charges	9	1	32	-	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	0	1	0	4	4
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	0	0	0	0	0	1
10	Advertisement and publicity	4	0	13	1	46	57
11	Interest & Bank Charges	0	0	1	0	2	3
12	Others	-	-	-	-	-	-
	a) Office Expenses	7	1	25	0	86	105
	b) Facility Charges	-	-	-	-	-	-
	c) GST Expense	1	-	1,136	0	1,137	1,136
	d) Shared Service Costs (Net)	1,386	147	4,901	7	16,902	20,675
	e) Trademark Licence Fees	294	31	1,040	0	3,587	4,388
	f) Membership & Subscriptions	-	0	5	0	15	19
	g) IT Expenses	-	-	1	0	3	3
	h) (Gain)/Loss on Foreign Exchange	-	-	6	0	17	21
	i) Miscellaneous expenses	-	-	-	-	-	-
	j) Depreciation	4	-	15	0	49	60
	TOTAL	2,058	219	8,419	10	26,247	31,853
	In India	378	41	2,478	3	5,758	6,790
	Outside India	1,680	178	5,941	7	20,489	25,063