

FORM NL-7-OPERATING EXPENSES SCHEDULE
SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
INDIA REGISTRATION NO. FRN/802 DATED 21 DECEMBER, 2016
FOR THE YEAR ENDED ON MARCH 31, 2023

(Amount in Rs. Lakhs)

	Particulars	(Amount in Rs. Lakhs)							
		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	3			63
3	Trainings 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	3			63
9	Auditors' fees, expenses etc.	5	18	1	0	1			31
	(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	0.22	0.82	0.05	0.01	-			1.42
	(c) In any other capacity	-	-	-	-	-			-
	(d) Out of Pocket Expenses	-	-	-	-	-			-
10	Advertisement and publicity	3	1	-	0	1			18
11	Interest & Bank Charges	0.18	0.68	0.04	0.01	0.05			1.17
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) Memberships & Subscriptions	1	5	0	0	0			8
	g) IT Expenses	3	1	0	0	1			17
	h) (Gain)/Loss on Foreign Exchange	(21)	(77)	(4)	(1)	(5)			(132)
	i) Miscellaneous expenses	0	0	0	0	0			0
	j) Depreciation	5	17	1	0	1			29
	TOTAL	549	2,025	114	27	141			3,509
	In India	255	939	53	12	65			1,627
	Outside India	294	1,086	61	14	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 item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

	Particulars	(Amount in Rs. Lakhs)							
		LIFE	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
		2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
1	Employees' remuneration & welfare benefits	366	550	36	3	39			686
2	Travel, conveyance and vehicle running expenses	(0)	(0)	(0)	(0)	(0)			(0)
3	Trainings expenses	-	0	0	0	0			0
4	Rents, rates & taxes	62	93	6	0	7			116
5	Repairs	-	-	-	-	-			-
6	Printing & stationery	0	0	0	0	0			0
7	Communication expenses	1	2	0	0	0			2
8	Legal & professional charges	25	37	2	0	3			46
9	Auditors' fees, expenses etc.	-	-	-	-	-			-
	(a) as auditor	7	10	1	0	1			13
	(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			0
10	Advertisement and publicity	1	2	0	0	0			2
11	Interest & Bank Charges	0	1	0	0	0			1
12	Others								
	a) Office Expenses	31	47	3	0	3			58
	b) Facility Charges	-	-	-	-	-			-
	c) GST Expense	-	-	-	-	-			-
	d) Shared Service Costs (Net)	92	80	6	(9)	(3)			206
	e) Trademark Licence Fees	215	379	25	11	35			368
	f) Memberships & Subscriptions	2	3	0	0	0			4
	g) IT Expenses	6	9	0	0	0			12
	h) (Gain)/Loss on Foreign Exchange	7	11	1	0	1			14
	i) Miscellaneous expenses	-	-	-	-	-			-
	j) Depreciation	16	24	2	0	2			30
	TOTAL	833	1,249	82	6	88			1,560
	In India	527	789	52	4	55			986
	Outside India	307	460	30	2	33			574

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 SCHE
 SWISS REINSURANCE COMPANY LIMITED
 INDIA REGISTRATION NO. FRN/802 DAT
 FOR THE YEAR ENDED ON MARCH 31, 20

(Amount in Rs. Lakhs)

	Particulars	Miscellaneous					
		Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability
		2022-23	2022-23	2022-23	2022-23	2022-23	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	0.65	0.08	-	1	0.65	
	(c) in any other capacity	-	-	-	-	-	
	(d) Out of Pocket Expenses	-	-	-	-	-	
10	Advertisement and publicity	9	1	-	10	1	
11	Interest & Bank Charges	0.54	0.07	-	0.61	0.04	
12	Others	(42)	(5)	-	(48)	(3)	
	a) Office Expenses	-	-	-	-	-	
	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	0	0	-	0	0	
	j) Depreciation	14	2	-	15	1	
	TOTAL	1,620	204	-	1,824	120	
	In India	751	95	-	846	56	-
	Outside India	869	110	-	978	64	-

	Particulars	Miscellaneous					
		Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability
		2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
1	Employees' remuneration & welfare benefits	719	72	-	791	59	
2	Travel, conveyance and vehicle running expenses	(0)	(0)	-	(0)	(0)	
3	Training expenses	0	0	-	0	0	
4	Rents, rates & taxes	122	12	-	134	10	
5	Repairs	-	-	-	-	-	
6	Printing & stationery	0	0	-	0	0	
7	Communication expenses	0	0	-	0	0	
8	Legal & professional charges	48	5	-	53	4	
9	Auditors' fees, expenses etc.	-	-	-	-	-	
	(a) as auditor	13	1	-	15	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	0	
	(c) in any other capacity	-	-	-	-	-	
	(d) Out of Pocket Expenses	0	0	-	0	0	
10	Advertisement and publicity	3	0	-	3	0	
11	Interest & Bank Charges	1	0	-	1	0	
12	Others	-	-	-	-	-	
	a) Office Expenses	61	6	-	67	5	
	b) Facility Charges	-	-	-	-	-	
	c) GST Expense	-	-	-	-	-	
	d) Shared Service Costs (Net)	201	14	-	215	12	
	e) Trademark Licence Fees	401	46	-	447	38	
	f) Membership & Subscriptions	4	0	-	4	0	
	g) IT Expenses	12	1	-	13	1	
	h) (Gain)/Loss on Foreign Exchange	15	1	-	16	1	
	i) Miscellaneous expenses	-	-	-	-	-	
	j) Depreciation	32	3	-	35	3	
	TOTAL	1,634	163	-	1,797	134	
	In India	1,032	103	-	1,135	85	-
	Outside India	601	60	-	661	49	-

FORM NL-7-OPERATING EXPENSES SCHE
 SWISS REINSURANCE COMPANY LIMITEE
 INDIA REGISTRATION NO. FRW/802 DAT
 FOR THE YEAR ENDED ON MARCH 31, 20

(Amount in Rs. Lakhs)

	Particulars	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
		2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
1	Employees' remuneration & welfare benefits	284	12	(110)	(4)	2,182	3,177
2	Travel, conveyance and vehicle running expenses	14	1	(5)	(0)	107	156
3	Trainings expenses	-	-	-	-	-	-
4	Rents, rates & taxes	68	3	(26)	(1)	520	758
5	Repairs	-	-	-	-	-	-
6	Printing & stationery	0	0	(0)	(0)	1	1
7	Communication expenses	1	0	(0)	(0)	8	12
8	Legal & professional charges	18	1	(7)	(0)	141	205
9	Auditors' fees, expenses etc.	-	-	-	-	-	-
	(a) as auditor	7	0	(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	0.31	0.08	(0.12)	(0.00)	3	4
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-
10	Advertisement and publicity	4	0	(2)	(0)	31	46
11	Interest & Bank Charges	0.26	0.01	(0.10)	(0.00)	1.99	3
12	Others	(20)	(1)	8	0	(155)	(236)
	a) Office Expenses	-	-	-	-	-	-
	b) Facility Charges	-	-	-	-	-	-
	c) GST Expense	-	-	682	-	682	682
	d) Shared Service Costs (Net)	284	12	(110)	(4)	2,126	3,102
	e) Trademark Licence Fees	132	6	(51)	(2)	1,055	1,545
	f) Membership & Subscriptions	2	0	(1)	(0)	14	20
	g) IT Expenses	4	0	(1)	(0)	29	43
	h) (Gain)/Loss on Foreign Exchange	(29)	(1)	9	9	(225)	(238)
	i) Miscellaneous expenses	0	0	(0)	(0)	0	0
	j) Depreciation	6	0	(2)	(0)	50	72
	TOTAL	774	33	383	(11)	6,633	9,348
	In India	359	15	544	(5)	3,442	4,700
	Outside India	415	18	(160)	(6)	3,191	4,647

	Particulars	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment	Total Miscellaneous	Grand Total
		2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
1	Employees' remuneration & welfare benefits	207	38	1,043	(1)	2,824	3,779
2	Travel, conveyance and vehicle running expenses	(0)	(0)	(0)	0	(1)	(1)
3	Trainings expenses	0	0	0	(0)	0	0
4	Rents, rates & taxes	35	6	177	(0)	479	641
5	Repairs	-	-	-	-	-	0
6	Printing & stationery	(0)	(1)	0	(0)	0	0
7	Communication expenses	1	0	3	(0)	8	11
8	Legal & professional charges	14	3	70	(0)	190	254
9	Auditors' fees, expenses etc.	-	-	-	-	-	-
	(a) as auditor	4	1	19	(0)	52	69
	(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	(0)	3	3
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	0	0	0	(0)	1	2
10	Advertisement and publicity	1	0	4	(0)	10	13
11	Interest & Bank Charges	0	0	1	(0)	3	4
12	Others	-	-	-	-	-	-
	a) Office Expenses	18	3	88	(0)	239	320
	b) Facility Charges	-	-	-	-	-	-
	c) GST Expense	-	-	548	-	548	548
	d) Shared Service Costs (Net)	44	3	74	(1)	552	722
	e) Trademark Licence Fees	129	29	799	0	1,810	2,440
	f) Membership & Subscriptions	1	0	6	(0)	17	22
	g) IT Expenses	4	1	18	(0)	48	63
	h) (Gain)/Loss on Foreign Exchange	4	1	21	(0)	57	77
	i) Miscellaneous expenses	-	-	-	-	-	-
	j) Depreciation	9	2	46	(0)	125	188
	TOTAL	470	86	2,919	(1)	6,965	9,135
	In India	297	55	2,046	(1)	4,602	5,973
	Outside India	173	32	873	(0)	2,362	3,162