

FORM NL-7- OPERATING EXPENSES SCHEDULE
 SWISS REINSURANCE COMPANY LIMITED - INDIA BRANCH
 IRDAI REGISTRATION NO. FRB/002 DATED 21 DECEMBER, 2016
 FOR THE HALF-YEAR ENDED ON SEPTEMBER 30, 2021

Particulars	LIFE		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021
1 Employees' remuneration & welfare benefits	87	87	290	290	26	26	2	2	29	29					167	167
2 Travel, conveyance and vehicle running expenses	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)					(1)	(1)
3 Training expenses	0	0	0	0	0	0	0	0	0	0					0	0
4 Rents, rates & taxes	20	20	67	67	6	6	1	1	7	7					39	39
5 Repairs	-	-	-	-	-	-	-	-	-	-					-	-
6 Printing & stationery	0	0	0	0	0	0	0	0	0	0					0	0
7 Communication expenses	0	0	1	1	0	0	0	0	0	0					0	0
8 Legal & professional charges	3	3	11	11	1	1	0	0	1	1					6	6
9 Auditors' fees, expenses etc.																
(a) as auditor	2	2	8	8	1	1	0	0	1	1					5	5
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-					-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-					-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-					-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-					-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-					-	-
10 Advertisement and publicity	0	0	0	0	0	0	0	0	0	0					0	0
11 Interest & Bank Charges	0	0	1	1	0	0	0	0	0	0					0	0
12 Others																
a) Office Expenses	1	1	4	4	0	0	0	0	0	0					2	2
b) Facility Charges	-	-	-	-	-	-	-	-	-	-					-	-
c) GST Expense	16	16	53	53	5	5	0	0	5	5					31	31
d) Shared Service Costs (Net)	64	64	214	214	19	19	2	2	21	21					123	123
e) Trademark Licence Fees	99	99	330	330	30	30	3	3	33	33					190	190
f) Membership & Subscriptions	1	1	2	2	0	0	0	0	0	0					1	1
g) IT Expenses	1	1	5	5	0	0	0	0	0	0					3	3
h) (Gain)/Loss on Foreign Exchange	(6)	(6)	(19)	(19)	(2)	(2)	(0)	(0)	(2)	(2)					(11)	(11)
i) Miscellaneous expenses	0	0	0	0	0	0	0	0	0	0					0	0
j) Depreciation	6	6	21	21	2	2	0	0	2	2					12	12
TOTAL	295	295	986	986	89	89	8	8	97	97					568	568
In India	132	132	442	442	40	40	4	4	44	44					255	255
Outside India	163	163	544	544	49	49	5	5	54	54					313	313

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	
	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020
75 Employees' remuneration & welfare benefits	75	75	314	314	15	15	9	9	23	23					201	201
2 Travel, conveyance and vehicle running expenses	(0)	(0)	(2)	(2)	(0)	(0)	(0)	(0)	(0)	(0)					(1)	(1)
3 Training expenses	-	-	-	-	-	-	-	-	-	-					-	-
4 Rents, rates & taxes	17	17	69	69	3	3	2	2	5	5					44	44
5 Repairs	-	-	-	-	-	-	-	-	-	-					-	-
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-					-	-
7 Communication expenses	0	0	1	1	0	0	0	0	0	0					0	0
8 Legal & professional charges	2	2	9	9	0	0	0	0	1	1					6	6
9 Auditors' fees, expenses etc.																
(a) as auditor	2	2	7	7	0	0	0	0	1	1					5	5
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-					-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-					-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-					-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-					-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-					-	-
10 Advertisement and publicity	1	1	5	5	0	0	0	0	0	0					3	3
11 Interest & Bank Charges	0	0	1	1	0	0	0	0	0	0					0	0
12 Others																
a) Office Expenses	2	2	7	7	0	0	0	0	1	1					5	5
b) Facility Charges	-	-	-	-	-	-	-	-	-	-					-	-
c) GST Expense	14	14	59	59	3	3	2	2	4	4					38	38
d) Shared Service Costs (Net)	38	38	161	161	8	8	4	4	12	12					103	103
e) Trademark Licence Fees	46	46	192	192	9	9	5	5	14	14					122	122
f) Membership & Subscriptions	1	1	2	2	0	0	0	0	0	0					2	2
g) IT Expenses	1	1	6	6	0	0	0	0	0	0					4	4
h) (Gain)/Loss on Foreign Exchange	13	13	53	53	3	3	1	1	4	4					34	34
i) Miscellaneous expenses	(0)	(0)	(2)	(2)	(0)	(0)	(0)	(0)	(0)	(0)					(1)	(1)
j) Depreciation	6	6	23	23	1	1	1	1	2	2					15	15
TOTAL	216	216	907	907	43	43	25	25	68	68					579	579
In India	132	132	554	554	26	26	15	15	41	41					354	354
Outside India	84	84	353	353	17	17	10	10	26	26					225	225

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 SCHEDI
 SWISS REINSURANCE COMPANY LIMITED
 IRDAI REGISTRATION NO. FRB/002 DATEC
 FOR THE HALF-YEAR ENDED ON SEPTEMBER

Particulars	Miscellaneous											
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021
1 Employees' remuneration & welfare benefits	199	199	17	17	-	-	216	216	24	24		
2 Travel, conveyance and vehicle running expenses	(1)	(1)	(0)	(0)	-	-	(1)	(1)	(0)	(0)		
3 Training expenses	0	0	0	0	-	-	0	0	0	0		
4 Rents, rates & taxes	46	46	-	4	-	-	50	50	6	6		
5 Repairs	0	0	0	0	-	-	0	0	0	0		
6 Printing & stationery	0	0	0	0	-	-	0	0	0	0		
7 Communication expenses	0	0	0	0	-	-	1	1	0	0		
8 Legal & professional charges	7	7	1	1	-	-	8	8	1	1		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	5	5	0	0	-	-	6	6	1	1		
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-		
10 Advertisement and publicity	0	0	0	0	-	-	0	0	0	0		
11 Interest & Bank Charges	0	0	0	0	-	-	0	0	0	0		
12 Others	-	-	-	-	-	-	-	-	-	-		
a) Office Expenses	3	3	0	0	-	-	3	3	0	0		
b) Facility Charges	-	-	-	-	-	-	-	-	-	-		
c) GST Expense	36	36	3	3	-	-	40	40	4	4		
d) Shared Service Costs (Net)	147	147	12	12	-	-	159	159	18	18		
e) Trademark Licence Fees	227	227	19	19	-	-	245	245	27	27		
f) Membership & Subscriptions	1	1	0	0	-	-	1	1	0	0		
g) IT Expenses	3	3	0	0	-	-	4	4	0	0		
h) (Gain)/Loss on Foreign Exchange	(13)	(13)	(1)	(1)	-	-	(14)	(14)	(2)	(2)		
i) Miscellaneous expenses	0	0	0	0	-	-	0	0	0	0		
j) Depreciation	14	14	1	1	-	-	15	15	2	2		
TOTAL	677	677	56	56	-	-	733	733	82	82		
In India	303	303	25	25	-	-	329	329	37	37		
Outside India	373	373	31	31	-	-	404	404	45	45		

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020
75												
1 Employees' remuneration & welfare benefits	239	239	25	25	-	-	265	265	15	15		
2 Travel, conveyance and vehicle running expenses	(1)	(1)	(0)	(0)	-	-	(1)	(1)	(0)	(0)		
3 Training expenses	-	-	-	-	-	-	-	-	-	-		
4 Rents, rates & taxes	53	53	6	6	-	-	59	59	3	3		
5 Repairs	-	-	-	-	-	-	-	-	-	-		
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-		
7 Communication expenses	1	1	0	0	-	-	1	1	0	0		
8 Legal & professional charges	7	7	1	1	-	-	8	8	0	0		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	5	5	1	1	-	-	6	6	0	0		
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-		
10 Advertisement and publicity	4	4	0	0	-	-	4	4	0	0		
11 Interest & Bank Charges	0	0	0	0	-	-	0	0	0	0		
12 Others	-	-	1	1	-	-	-	-	0	0		
a) Office Expenses	6	6	-	-	-	-	6	6	-	-		
b) Facility Charges	-	-	-	-	-	-	-	-	-	-		
c) GST Expense	45	45	5	5	-	-	50	50	3	3		
d) Shared Service Costs (Net)	123	123	13	13	-	-	136	136	8	8		
e) Trademark Licence Fees	146	146	15	15	-	-	161	161	9	9		
f) Membership & Subscriptions	2	2	0	0	-	-	2	2	0	0		
g) IT Expenses	5	5	0	0	-	-	5	5	0	0		
h) (Gain)/Loss on Foreign Exchange	40	40	4	4	-	-	44	44	2	2		
i) Miscellaneous expenses	(1)	(1)	(0)	(0)	-	-	(1)	(1)	(0)	(0)		
j) Depreciation	19	19	2	2	-	-	19	19	1	1		
TOTAL	691	691	73	73	-	-	764	764	43	43		
In India	422	422	44	44	-	-	466	466	26	26		
Outside India	269	269	28	28	-	-	297	297	17	17		

(Amount in Rs. Lakhs)

Particulars	Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021	For the half-year ended September 30, 2021
1 Employees' remuneration & welfare benefits	90	90	14	14	491	491	(2)	(2)	1,001	1,001	1,407	1,407
2 Travel, conveyance and vehicle running expenses	(0)	(0)	(0)	(0)	(2)	(2)	0	0	(3)	(3)	(4)	(4)
3 Training expenses	0	0	0	0	0	0	(0)	(0)	0	0	0	0
4 Rents, rates & taxes	21	21	-	-	113	113	(1)	(1)	231	231	325	325
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & stationery	0	0	0	0	0	0	(0)	(0)	0	0	0	0
7 Communication expenses	0	0	0	0	1	1	(0)	(0)	2	2	3	3
8 Legal & professional charges	3	3	1	1	18	18	(0)	(0)	37	37	52	52
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	2	2	0	0	13	13	(0)	(0)	27	27	38	38
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	0	0	0	0	0	0	(0)	(0)	0	0	0	0
11 Interest & Bank Charges	0	0	0	0	1	1	(0)	(0)	2	2	2	2
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
a) Office Expenses	1	1	0	0	7	7	(0)	(0)	15	15	21	21
b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
c) GST Expense	17	17	3	3	90	90	(0)	(0)	183	183	258	258
d) Shared Service Costs (Net)	67	67	11	11	362	362	(2)	(2)	737	737	1,036	1,036
e) Trademark Licence Fees	103	103	16	16	559	559	(3)	(3)	1,138	1,138	1,600	1,600
f) Membership & Subscriptions	1	1	0	0	3	3	(0)	(0)	6	6	8	8
g) IT Expenses	2	2	0	0	8	8	(0)	(0)	17	17	24	24
h) (Gain)/Loss on Foreign Exchange	(6)	(6)	(1)	(1)	(32)	(32)	0	0	(65)	(65)	(92)	(92)
i) Miscellaneous expenses	0	0	0	0	0	0	(0)	(0)	0	0	0	0
j) Depreciation	6	6	1	1	35	35	(0)	(0)	71	71	100	100
TOTAL	307	307	48	48	1,669	1,669	(8)	(8)	3,400	3,400	4,779	4,779
In India	138	138	22	22	749	749	(4)	(4)	1,525	1,525	2,143	2,143
Outside India	169	169	27	27	921	921	(4)	(4)	1,875	1,875	2,636	2,636

Particulars	Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020	For the half-year ended September 30, 2020
1 Employees' remuneration & welfare benefits	52	52	11	11	393	393	2	2	938	938	1,351	1,351
2 Travel, conveyance and vehicle running expenses	(0)	(0)	(0)	(0)	(2)	(2)	(0)	(0)	(5)	(5)	(7)	(7)
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4 Rents, rates & taxes	11	11	3	3	87	87	0	0	208	208	299	299
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-
7 Communication expenses	0	0	0	0	1	1	0	0	2	2	3	3
8 Legal & professional charges	2	2	0	0	12	12	0	0	28	28	40	40
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	0	0	9	9	0	0	22	22	31	31
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	1	1	0	0	6	6	0	0	15	15	22	22
11 Interest & Bank Charges	0	0	0	0	1	1	0	0	2	2	2	2
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
a) Office Expenses	1	1	0	0	9	9	0	0	22	22	31	31
b) Facility Charges	-	-	-	-	-	-	-	-	-	-	-	-
c) GST Expense	10	10	2	2	74	74	0	0	177	177	254	254
d) Shared Service Costs (Net)	27	27	6	6	202	202	1	1	482	482	694	694
e) Trademark Licence Fees	32	32	7	7	240	240	1	1	572	572	823	823
f) Membership & Subscriptions	0	0	0	0	3	3	0	0	7	7	10	10
g) IT Expenses	1	1	0	0	8	8	0	0	18	18	27	27
h) (Gain)/Loss on Foreign Exchange	9	9	2	2	66	66	0	0	157	157	227	227
i) Miscellaneous expenses	(0)	(0)	(0)	(0)	(2)	(2)	(0)	(0)	(5)	(5)	(7)	(7)
j) Depreciation	4	4	1	1	29	29	0	0	69	69	92	92
TOTAL	149	149	33	33	1,135	1,135	5	5	2,708	2,708	3,898	3,898
In India	91	91	20	20	693	693	3	3	1,654	1,654	2,381	2,381
Outside India	58	58	13	13	442	442	2	2	1,054	1,054	1,517	1,517