

FORM NL-7-OPERATING EXPENSES SCHEDULE  
SCOR SE INDIA BRANCH

Registration No.: FRB/003 Dated December 21, 2016

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS



(Amount in Rs. Lakhs)

Particulars	FIRE		Marine			Agriculture			Miscellaneous			Liabilities				
	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	Marine Cargo		Marine Hull	Total Marine		For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	
			For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023										
1 Employees' remuneration & welfare benefits	529	742	5	7	(0)	(0)	5	7	(361)	(242)	32	47	38	81	15	24
2 Travel, conveyance and vehicle running expenses	29	37	0	0	(0)	(0)	0	0	(17)	(12)	2	2	2	4	1	1
3 Training expenses	0	1	0	0	(0)	(0)	0	0	(0)	(0)	0	0	0	0	0	0
4 Rents, rates & taxes	89	116	1	1	(0)	(0)	1	1	(53)	(38)	5	7	7	13	3	4
5 Repairs	21	29	0	0	(0)	(0)	0	0	(14)	(10)	1	2	2	3	1	1
6 Printing & stationery	1	1	0	0	(0)	(0)	0	0	(0)	(0)	0	0	0	0	0	0
7 Communication expenses	5	7	0	0	(0)	(0)	0	0	(4)	(2)	0	0	0	1	0	0
8 Legal & professional charges	99	135	1	1	(0)	(0)	1	1	(64)	(44)	6	9	7	15	3	4
9 Auditors' fees, expenses etc.																
(a) as auditor	27	34	0	0	(0)	(0)	0	0	(15)	(11)	2	2	2	4	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	3	3	0	0	(0)	(0)	0	0	(1)	(1)	0	0	0	0	0	0
10 Advertisement and publicity	15	15	0	0	(0)	(0)	0	0	(5)	(5)	1	1	2	2	0	0
11 Interest & Bank Charges	40	49	0	0	(0)	(0)	0	0	(21)	(16)	2	3	4	5	1	2
12 Depreciation	48	67	0	1	(0)	(0)	0	1	(32)	(22)	3	4	4	7	1	2
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	59	143	0	1	(0)	(0)	0	1	(94)	(47)	3	9	(1)	16	1	5
17 Others (to be specified)*																
(a) Sales promotion	32	38	0	0	(0)	(0)	0	0	(16)	(12)	2	2	3	4	1	1
(b) Miscellaneous expenses	(52)	(109)	(0)	(1)	0	0	(0)	(1)	68	36	(3)	(7)	(0)	(12)	(1)	(4)
(c) Business Support	6,134	7,741	55	72	(0)	(0)	54	72	(3,419)	(2,520)	376	494	518	843	181	248
(d) FX (Gain) / Loss	383	153	4	1	(0)	(0)	4	1	79	(50)	27	10	63	17	15	5
<b>TOTAL</b>	<b>7,463</b>	<b>9,203</b>	<b>67</b>	<b>86</b>	<b>(0)</b>	<b>(1)</b>	<b>66</b>	<b>86</b>	<b>(3,969)</b>	<b>(2,996)</b>	<b>460</b>	<b>588</b>	<b>650</b>	<b>1,002</b>	<b>222</b>	<b>295</b>
In India	1,329	1,461	12	14	(0)	(0)	12	14	(550)	(476)	84	93	132	159	41	47
Outside India	6,134	7,741	55	72	(0)	(0)	54	72	(3,419)	(2,520)	376	494	518	843	181	248

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"



(Amount in Rs. Lakhs)

Particulars	FIRE		Marine			Agriculture			Miscellaneous			Liabilities				
	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	Marine Cargo		Marine Hull	Total Marine		For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	
			For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022										
1 Employees' remuneration & welfare benefits	152	400	3	5	(0)	(1)	3	4	147	344	25	59	32	69	5	14
2 Travel, conveyance and vehicle running expenses	2	3	0	0	(0)	(0)	0	0	2	2	0	0	0	0	0	0
3 Training expenses	1	1	0	0	(0)	(0)	0	0	1	1	0	0	0	0	0	0
4 Rents, rates & taxes	22	44	0	1	(0)	(0)	0	0	20	38	3	6	4	8	1	1
5 Repairs	5	11	0	0	(0)	(0)	0	0	5	10	1	2	1	2	0	0
6 Printing & stationery	1	1	0	0	(0)	(0)	0	0	1	1	0	0	0	0	0	0
7 Communication expenses	2	4	0	0	(0)	(0)	0	0	2	3	0	1	0	1	0	0
8 Legal & professional charges	32	50	0	1	(0)	(0)	0	0	28	43	5	7	6	9	1	2
9 Auditors' fees, expenses etc.																
(a) as auditor	9	16	0	0	(0)	(0)	0	0	9	14	1	2	2	3	0	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	2	2	0	0	(0)	(0)	0	0	2	2	0	0	0	0	0	0
10 Advertisement and publicity	1	1	0	0	(0)	(0)	0	0	1	1	0	0	0	0	0	0
11 Interest & Bank Charges	10	18	0	0	(0)	(0)	0	0	9	16	1	3	2	3	0	1
12 Depreciation	14	39	0	0	(0)	(0)	0	0	14	34	2	6	3	7	0	1
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	216	184	2	2	(0)	(0)	2	2	184	158	32	27	36	32	7	6
17 Others (to be specified)*																
(a) Sales promotion	4	4	0	0	(0)	(0)	0	0	3	5	1	1	1	2	0	0
(b) Miscellaneous expenses	305	308	4	4	(1)	(1)	3	3	282	283	4	45	45	53	10	10
(c) Business Support	1,577	3,147	26	37	(0)	(0)	26	31	1,459	2,705	247	464	305	540	54	106
(d) FX (Gain) / Loss	(18)	(112)	(1)	(1)	(0)	(0)	(1)	(1)	(21)	(96)	(3)	(17)	(5)	(19)	(1)	(4)
<b>TOTAL</b>	<b>2,337</b>	<b>4,120</b>	<b>36</b>	<b>49</b>	<b>(1)</b>	<b>(8)</b>	<b>35</b>	<b>40</b>	<b>2,127</b>	<b>3,541</b>	<b>361</b>	<b>607</b>	<b>441</b>	<b>706</b>	<b>80</b>	<b>139</b>
In India	761	973	10	11	(1)	(2)	9	10	668	836	114	143	135	167	26	33
Outside India	1,577	3,147	26	37	(0)	(6)	26	31	1,459	2,705	247	464	305	540	54	106

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  
SCOR SE INDIA BRANCH

Registration No.: FRB/003 Dated December 21, 2016

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS



(Amount in Rs. Lakhs)

Particulars	Miscellaneous										Life		Grand Total	
	Motor		PA		Health		Others		Total Miscellaneous		For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023
	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023				
1 Employees' remuneration & welfare benefits	(6)	(4)	54	83	114	276	(17)	(24)	(131)	241	197	277	600	1,266
2 Travel, conveyance and vehicle running expenses	(0)	(0)	3	4	1	2	(1)	(1)	(9)	0	1	2	21	40
3 Training expenses	(0)	(0)	0	0	0	1	(0)	(0)	(0)	1	0	1	1	2
4 Rents, rates & taxes	(1)	(1)	9	13	7	20	(3)	(4)	(24)	15	14	20	79	151
5 Repairs	(0)	(0)	2	3	1	5	(1)	(1)	(6)	4	3	5	16	38
6 Printing & stationery	(0)	(0)	0	0	0	0	(0)	(0)	(0)	0	0	0	1	2
7 Communication expenses	(0)	(0)	1	1	0	1	(0)	(0)	(2)	1	1	11	4	10
8 Legal & professional charges	(1)	(1)	10	15	(7)	44	(3)	(4)	(48)	37	19	44	71	217
9 Auditors' fees, expenses etc.														
(a) as auditor	(0)	(0)	3	4	2	6	(1)	(1)	(7)	4	4	6	24	45
(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	(0)	(0)	0	0	0	0	(0)	(0)	0	0	0	0	4	4
10 Advertisement and publicity	(0)	(0)	2	2	4	4	(0)	(0)	3	3	4	4	22	22
11 Interest & Bank Charges	(0)	(0)	4	5	6	8	(1)	(2)	(5)	6	7	8	43	63
12 Depreciation	(0)	(0)	5	7	2	7	(2)	(2)	(19)	3	4	7	34	78
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	(1)	(1)	5	16	(15)	25	(2)	(5)	(105)	18	5	25	(40)	188
17 Others (to be specified)*														
(a) Sales promotion	(0)	(0)	3	4	2	3	(1)	(1)	(5)	2	3	3	30	43
(b) Miscellaneous expenses	1	1	(4)	(12)	1	2	4	63	7	2	2	2	12	(101)
(c) Business Support	(54)	(43)	648	863	375	1,088	(194)	(250)	(1,570)	722	742	1,091	5,361	9,627
(d) FX (Gain) / Loss	1	(1)	48	17	28	(29)	(13)	(5)	247	(36)	(1)	(29)	633	90
<b>TOTAL</b>	<b>(63)</b>	<b>(52)</b>	<b>793</b>	<b>1,025</b>	<b>523</b>	<b>1,464</b>	<b>(237)</b>	<b>(298)</b>	<b>(1,621)</b>	<b>1,029</b>	<b>1,007</b>	<b>1,468</b>	<b>6,916</b>	<b>11,785</b>
In India	(9)	(8)	145	163	148	376	(43)	(47)	(51)	306	265	377	1,555	2,158
Outside India	(54)	(43)	648	863	375	1,088	(194)	(250)	(1,570)	722	742	1,091	5,361	9,627



(Amount in Rs. Lakhs)

Particulars	Miscellaneous										Life		Grand Total	
	Motor		PA		Health		Others		Total Miscellaneous		For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022
	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022	For the half year ended March 31, 2022	Upto the year ended March 31, 2022				
1 Employees' remuneration & welfare benefits	2	5	11	20	141	282	6	13	369	806	164	272	689	1,481
2 Travel, conveyance and vehicle running expenses	0	0	0	0	0	0	0	0	3	4	0	0	6	6
3 Training expenses	0	0	0	0	1	1	0	0	2	2	1	1	4	4
4 Rents, rates & taxes	0	1	1	2	8	18	1	1	39	75	10	17	71	137
5 Repairs	0	0	0	1	2	5	0	0	10	20	2	5	18	35
6 Printing & stationery	0	0	0	0	0	0	0	0	1	2	0	0	2	3
7 Communication expenses	0	0	0	0	1	2	0	0	3	7	1	2	6	12
8 Legal & professional charges	0	1	2	2	20	39	1	2	63	105	23	38	118	193
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	0	1	1	3	6	0	1	17	28	4	6	30	50
(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	0	0	0	0	0	0	0	0	3	3	0	0	5	5
10 Advertisement and publicity	0	0	0	0	3	3	0	0	5	5	3	3	9	9
11 Interest & Bank Charges	0	0	1	1	2	5	0	1	15	29	2	5	28	52
12 Depreciation	0	1	1	2	1	5	1	1	22	56	2	4	39	100
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	3	2	10	9	83	66	7	6	363	309	77	66	658	561
17 Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Sales promotion	0	0	0	0	1	1	0	0	6	6	1	1	11	12
(b) Miscellaneous expenses	4	4	15	15	1	2	10	10	400	462	10	2	768	713
(c) Business Support	21	42	102	156	552	964	57	102	2,796	5,078	614	928	5,013	9,184
(d) FX (Gain) / Loss	(0)	(2)	(2)	(6)	20	29	(1)	(4)	(14)	(117)	21	28	(11)	(202)
<b>TOTAL</b>	<b>31</b>	<b>55</b>	<b>142</b>	<b>204</b>	<b>840</b>	<b>1,431</b>	<b>82</b>	<b>133</b>	<b>4,104</b>	<b>6,817</b>	<b>927</b>	<b>1,378</b>	<b>7,402</b>	<b>12,355</b>
In India	10	13	41	48	288	467	25	31	1,307	1,739	313	449	2,390	3,171
Outside India	21	42	102	156	552	964	57	102	2,796	5,078	614	928	5,013	9,184