

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, 2022	Upto the year ended March 31, 2022	Marine Cargo		Marine Hull		Total Marine		Agriculture		Credit		Engineering		Liabilities	
			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	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																
(a) Sales promotion	4	4	0	0	(0)	(0)	0	0	3	3	1	1	1	1	0	0
(b) Miscellaneous expenses	305	306	4	4	(1)	(1)	3	3	262	263	45	45	52	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)
TOTAL	2,337	4,120	36	49	(1)	(8)	35	40	2,127	3,541	361	607	441	706	80	139
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"

Particulars	FIRE		Marine				Agriculture		Miscellaneous				Liabilities			
	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	Marine Cargo		Marine Hull		Total Marine		Agriculture		Credit		Engineering		Liabilities	
			For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021
1 Employees' remuneration & welfare benefits	134	402	2	4	0	1	6	172	341	15	39	22	50	3	7	
2 Travel, conveyance and vehicle running expenses	(5)	(5)	(0)	(0)	(0)	(0)	(0)	(5)	(5)	(1)	(1)	(1)	(1)	(0)	(0)	
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4 Rents, rates & taxes	21	47	0	1	0	0	1	23	40	2	5	3	6	0	1	
5 Repairs	4	10	0	0	0	0	0	4	8	0	1	1	1	0	0	
6 Printing & stationery	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7 Communication expenses	(0)	3	0	0	(0)	0	0	1	2	0	0	0	0	0	0	
8 Legal & professional charges	28	44	0	0	0	0	0	1	27	38	3	4	4	5	1	
9 Auditors' fees, expenses etc.																
(a) as auditor	5	14	0	0	0	0	0	6	12	1	1	1	2	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	2	2	0	0	0	0	1	1	1	0	0	0	0	0	0	
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Interest & Bank Charges	(1)	46	0	0	(0)	0	1	9	39	0	4	1	6	0	1	
12 Depreciation	20	50	0	1	0	0	1	23	43	2	5	3	6	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)	197	197	2	1	1	1	3	3	167	167	19	19	24	24	4	
17 Others (to be specified) ^a																
(a) Sales promotion	2	2	0	0	0	0	0	1	2	0	0	0	0	0	0	
(b) Miscellaneous expenses	27	7	0	0	0	0	0	18	6	2	1	3	1	0	0	
(c) Business Support	1,394	3,137	19	33	3	11	22	44	1,563	2,663	149	306	209	388	28	
(d) FX (Gain) / Loss	79	119	1	1	0	0	1	2	76	101	8	12	11	15	2	
TOTAL	1,905	4,075	25	43	5	14	30	58	2,089	3,458	202	397	281	504	38	
In India	510	938	6	10	1	3	6	13	526	796	53	91	72	116	10	
Outside India	1,394	3,137	19	33	3	11	22	44	1,563	2,663	149	306	209	388	28	

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, 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	68	7	6	363	309	77	66	658	561
17 Others (to be specified) ^a														
(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	402	1	2	708	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)
TOTAL	31	55	142	204	840	1,431	82	133	4,104	6,817	927	1,378	7,402	12,355
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

(Amount in Rs. Lakhs)

Particulars	Miscellaneous										Life		Grand Total	
	Motor		PA		Health		Others		Total Miscellaneous Insurance		For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021
	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021	For the half year ended March 31, 2021	Upto the year ended March 31, 2021				
1 Employees' remuneration & welfare benefits	3	4	1	2	80	196	(0)	0	296	640	82	175	514	1,223
2 Travel, conveyance and vehicle running expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(6)	(6)	(0)	(0)	(12)	(12)
3 Training expenses	-	-	-	-	0	0	-	-	0	0	0	0	0	1
4 Rents, rates & taxes	0	0	0	0	9	17	(0)	0	38	70	8	15	68	133
5 Repairs	0	0	0	0	2	4	(0)	0	7	14	2	3	12	28
6 Printing & stationery	0	0	0	0	0	0	0	0	1	1	0	0	1	1
7 Communication expenses	0	0	0	0	1	2	(0)	0	2	5	1	1	2	9
8 Legal & professional charges	0	0	0	0	37	51	0	0	72	100	34	46	134	191
9 Auditors' fees, expenses etc.														
(a) as auditor	0	0	0	0	3	5	(0)	0	10	21	2	5	17	40
(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	2	2	0	0	4	4
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	0	0	0	0	1	4	(0)	0	12	54	1	3	13	104
12 Depreciation	0	1	0	0	5	8	(0)	0	35	64	5	7	60	122
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	2	2	1	1	77	77	0	0	294	294	69	69	563	563
17 Others (to be specified) ^a														
(a) Sales promotion	0	0	0	0	1	1	0	0	2	3	1	1	5	5
(b) Miscellaneous expenses	0	0	0	0	(6)	16	(0)	(0)	19	24	(3)	14	42	45
(c) Business Support	23	32	11	19	395	734	0	0	2,377	4,198	382	656	4,176	8,035
(d) FX (Gain) / Loss	1	1	1	1	(9)	0	0	0	89	131	(7)	0	162	251
TOTAL	30	42	16	25	595	1,115	(0)	0	3,249	5,615	577	996	5,761	10,743
In India	7	10	4	6	200	381	(0)	0	672	1,417	195	340	1,565	2,708
Outside India	23	32	11	19	395	734	0	0	2,377	4,198	382	656	4,176	8,035