FORM NL-7-OPERATING EXPENSES SCHEDULE
SCOR SE - INDIA BRANCH
Registration No.: FRB/003 Dated December 21 . 2016

SCOR
The Art & Science of Risk

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous							
										Agriculture		Credit		Engineering		Liabilities	
		For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025
1	Employees' remuneration & welfare benefits	301	465	5	11	(0)	(0)	5	11	97	446	34	45	143	200	25	36
2	Travel, conveyance and vehicle running expenses	8	14	0	0	0	(0)	0	0	2	13	1	1	4	6	1	1
3	Training expenses	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0
4	Rents, rates & taxes	74	124	1	3	0	(0)	1	3	13	119	9	12	36	53	6	10
5	Repairs	7	12	0	0	0	(0)	0	0	(0)	12	1	1	3	5	1	1
6	Printing & stationery	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0
7	Communication expenses	2	3	0	0	0	(0)	0	0	0	3	0	0	1	1	0	0
8	Legal & professional charges	46	67	1	2	(0)	(0)	1	2	20	64	5	6	22	29	4	5
9	Auditors' fees, expenses etc.																
	(a) as auditor	4	7	0	0	0	(0)	0	0	(1)	7	0	1	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	1	1	0	0	(0)	(0)	0	0	1	1	0	0	1	1	0	0
10	Advertisement and publicity	2	2	0	0	(0)	(0)	0	0	2	2	0	0	1	1	0	0
11	Interest & Bank Charges	3	5	0	0	(0)	(0)	0	0	2	4	0	0	2	2	0	0
12	Depreciation	21	35	0	1	0	(0)	0	1	4	33	2	3	10	15	2	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	629	1,055	10	25	0	(0)	10	25	106	1,013	75	101	307	454	53	82
16	Goods and Services Tax (GST)	177	329	2	8	0	(0)	2	8	(9)	316	22	32	89	142	15	26
17	Others																
	(a) Sales promotion	18	22	0	1	(0)	(0)	0	1	12	21	2	2	8	10	1	2
	(b) Miscellaneous expenses	20	23	0	1	(0)	(0)	0	1	15	22	2	2	9	10	2	2
	(c) Business Support	1,726	2,695	29	64	(0)	(0)	29	64	523	2,587	198	259	825	1,161	144	209
	(d) FX (Gain) / Loss	245	358	4	9	(0)	(0)	4	9	104	344	27	34	115	154	20	28
	TOTAL	**3,284**	**5,217**	**53**	**124**	**0**	**(0)**	**53**	**124**	**890**	**5,009**	**380**	**501**	**1,577**	**2,248**	**275**	**405**
	In India	684	1,110	11	26	0	(0)	11	26	158	1,065	80	107	330	478	57	86
	Outside India	2,601	4,108	43	98	(0)	(0)	43	98	733	3,944	300	394	1,247	1,770	217	319

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 Cargo		Marine Hull		Total Marine		Miscellaneous							
										Agriculture		Credit		Engineering		Liabilities	
		For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024
1	Employees' remuneration & welfare benefits	214	485	3	7	0	(0)	3	7	129	253	20	28	68	142	13	24
2	Travel, conveyance and vehicle running expenses	7	27	0	0	0	(0)	0	0	5	14	1	2	2	8	1	1
3	Training expenses	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0
4	Rents, rates & taxes	80	186	1	3	0	(0)	1	3	48	97	8	11	26	54	5	9
5	Repairs	6	15	0	0	0	(0)	0	0	4	8	1	1	2	4	0	1
6	Printing & stationery	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
7	Communication expenses	3	5	0	0	(0)	(0)	0	0	2	3	0	0	1	1	0	0
8	Legal & professional charges	33	60	1	1	(0)	(0)	1	1	19	31	3	3	10	18	2	3
9	Auditors' fees, expenses etc.																
	(a) as auditor	8	18	0	0	0	(0)	0	0	5	9	1	1	2	5	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	1	1	0	0	(0)	(0)	0	0	1	1	0	0	0	0	0	0
10	Advertisement and publicity	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0
11	Interest & Bank Charges	11	27	0	0	0	(0)	0	0	7	14	1	2	4	8	1	1
12	Depreciation	23	40	0	1	(0)	(0)	0	1	13	21	2	2	7	12	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)	10	168	0	2	0	(0)	0	2	15	88	5	10	6	49	2	8
17	Others																
	(a) Sales promotion	25	33	0	0	(0)	(0)	0	0	13	17	2	2	7	10	1	2
	(b) Miscellaneous expenses	5	13	0	0	0	(0)	0	0	3	7	1	1	2	4	0	1
	(c) Business Support	2,741	4,904	42	71	(0)	(0)	42	71	1,564	2,557	218	280	848	1,435	158	242
	(d) FX (Gain) / Loss	(38)	137	1	3	4	4	5	7	42	122	4	9	21	68	5	12
	TOTAL	**3,131**	**6,121**	**50**	**90**	**4**	**4**	**54**	**94**	**1,869**	**3,242**	**265**	**351**	**1,007**	**1,820**	**191**	**307**
	In India	390	1,217	8	19	4	4	12	23	305	685	47	71	159	384	33	65
	Outside India	2,741	4,904	42	71	(0)	(0)	42	71	1,564	2,557	218	280	848	1,435	158	242

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"
* Breakup was not requried in previous year, hence the previous year numbers have not been updated in order to match with previous years already publised numbers

FORM NL-7-OPERATING EXPENSES SCHEDULE
SCOR SE - INDIA BRANCH
Registration No.: FRB/003 Dated December 21 . 2016

(Amount in Rs. Lakhs)

	Particulars	Particulars	Miscellaneous										Life		Grand Total	
			Motor		Personal Accident		Health		Others		Total Miscellaneous					
			For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025
1	Employees' remuneration & welfare benefits	Employees' remuneration & welfare benefits	141	155	108	146	216	409	12	16	777	1,453	238	396	1,321	2,325
2	Travel, conveyance and vehicle running expenses	Travel, conveyance and vehicle running expenses	4	5	3	4	(0)	3	0	0	15	34	0	3	24	52
3	Training expenses	Training expenses	0	0	0	0	0	0	0	0	1	1	0	0	1	1
4	Rents, rates & taxes	Rents, rates & taxes	37	41	27	39	22	51	3	4	153	329	25	50	254	506
5	Repairs	Repairs	4	4	3	4	2	3	0	0	13	31	2	3	22	47
6	Printing & stationery	Printing & stationery	0	0	0	0	0	0	0	0	1	1	0	0	1	2
7	Communication expenses	Communication expenses	1	1	1	1	1	1	0	0	4	9	1	1	6	13
8	Legal & professional charges	Legal & professional charges	21	22	16	21	24	37	2	2	112	188	25	36	184	293
9	Auditors' fees, expenses etc.	Auditors' fees, expenses etc.														
	(a) as auditor	(a) as auditor	2	2	1	2	1	3	0	0	7	19	1	3	12	30
	(b) as adviser or in any other capacity, in respect of	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(c) in any other capacity	0	0	0	0	0	0	0	0	3	3	0	0	4	5
10	Advertisement and publicity	Advertisement and publicity	1	1	1	0	4	4	0	0	8	7	3	3	13	12
11	Interest & Bank Charges	Interest & Bank Charges	1	2	1	1	1	1	0	0	7	11	1	1	11	17
12	Depreciation	Depreciation	10	12	8	11	2	7	1	1	39	85	3	7	63	128
13	Brand/Trade Mark usage fee/charges	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	Information Technology Expenses	316	352	232	331	226	498	27	35	1,342	2,867	260	483	2,241	4,430
16	Goods and Services Tax (GST)	Goods and Services Tax (GST)	97	110	68	103	42	141	8	11	332	880	55	137	566	1,354
17	Others	Others													-	
	(a) Sales promotion	(a) Sales promotion	7	7	6	7	2	3	1	1	39	53	2	3	60	78
	(b) Miscellaneous expenses	(b) Miscellaneous expenses	7	8	6	7	1	4	1	1	43	55	2	3	65	83
	(c) Business Support	(c) Business Support	818	900	619	846	654	1,274	72	90	3,853	7,326	726	1,235	6,334	11,321
	(d) FX (Gain) / Loss	(d) FX (Gain) / Loss	110	120	86	112	3	24	10	12	476	828	6	24	732	1,218
	TOTAL	**TOTAL**	**1,579**	**1,743**	**1,186**	**1,639**	**1,200**	**2,464**	**138**	**174**	**7,226**	**14,182**	**1,351**	**2,389**	**11,914**	**21,913**
	In India	In India	335	371	249	348	317	668	29	37	1,555	3,160	359	648	2,608	4,944
	Outside India	Outside India	1,244	1,372	937	1,290	884	1,796	109	137	5,671	11,022	992	1,742	9,306	16,969

	Particulars	Particulars	Miscellaneous										Life		Grand Total	
			Motor		Personal Accident		Health		Others		Total Miscellaneous					
			For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024
1	Employees' remuneration & welfare benefits	Employees' remuneration & welfare benefits	27	29	29	95	220	402	(0)	6	506	979	103	171	826	1,643
2	Travel, conveyance and vehicle running expenses	Travel, conveyance and vehicle running expenses	1	2	0	5	1	3	(0)	0	11	34	0	1	19	62
3	Training expenses	Training expenses	0	0	0	0	0	0	0	0	1	1	0	0	1	1
4	Rents, rates & taxes	Rents, rates & taxes	10	11	10	36	37	84	(0)	2	144	305	18	36	243	529
5	Repairs	Repairs	1	1	1	3	3	6	(0)	0	12	24	1	3	20	42
6	Printing & stationery	Printing & stationery	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)
7	Communication expenses	Communication expenses	0	0	1	1	1	2	0	0	6	8	1	1	10	14
8	Legal & professional charges	Legal & professional charges	3	4	5	12	48	80	0	1	90	151	22	34	146	246
9	Auditors' fees, expenses etc.	Auditors' fees, expenses etc.														
	(a) as auditor	(a) as auditor	1	1	1	4	4	8	(0)	0	14	30	2	3	24	51
	(b) as adviser or in any other capacity, in respect of	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(c) in any other capacity	0	0	0	0	1	1	0	0	2	2	0	0	4	4
10	Advertisement and publicity	Advertisement and publicity	0	0	0	0	-	-	0	0	0	0	-	-	1	1
11	Interest & Bank Charges	Interest & Bank Charges	2	2	1	5	7	11	(0)	0	22	43	3	5	37	75
12	Depreciation	Depreciation	2	2	4	8	6	10	0	1	36	58	3	4	62	103
13	Brand/Trade Mark usage fee/charges	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses*	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	Goods and Services Tax (GST)	9	10	(6)	33	5	77	(1)	2	36	277	6	33	53	480
17	Others	Others														
	(a) Sales promotion	(a) Sales promotion	2	2	4	6	8	10	0	0	39	49	4	4	67	87
	(b) Miscellaneous expenses	(b) Miscellaneous expenses	1	1	1	3	1	3	(0)	0	8	18	1	1	14	33
	(c) Business Support	(c) Business Support	279	296	431	956	1,218	2,192	13	64	4,729	8,022	569	934	8,081	13,932
	(d) FX (Gain) / Loss	(d) FX (Gain) / Loss	13	14	3	46	4	14	0	4	91	289	2	6	61	440
	TOTAL	**TOTAL**	**352**	**376**	**486**	**1.212**	**1.563**	**2.901**	**12**	**82**	**5.746**	**10.291**	**735**	**1.237**	**9.666**	**17.743**
	In India	In India	73	79	55	256	345	710	(1)	18	1,017	2,269	166	303	1,584	3,812
	Outside India	Outside India	279	296	431	956	1,218	2,192	13	64	4,729	8,022	569	934	8,081	13,932