

**FORM NL - 7 OPERATING EXPENSE SCHEDULE**Name of the ReInsurance Branch: **XL Insurance Company SE - India Reinsurance Branch****OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(INR 000's)

PARTICUALRS	For the year	For the year
	ended	ended
	31-Mar-21	31-Mar-20
1 Employees' remuneration & welfare benefits	53,868	40,166
2 Travel and Entertainment	433	3,046
3 Training and recruitment expenses	241	268
4 Rent, rates & taxes	11,465	11,541
5 Repairs	-	-
6 Printing & stationery	6	40
7 IT and Communication expenses	7,852	5,124
8 Legal & professional charges	2,833	2,571
9 Auditors' fees, expenses etc		
(a) as auditor	1,721	1,995
(b) as adviser or in any other capacity, in respect of		
(i) Taxation matters	-	-
(ii) Insurance matters	-	-
10 Advertisement and publicity	-	-
11 Interest & Bank Charges	590	391
12 Depreciation	4,966	8,480
13 Group Cost Allocations	139,962	92,806
14 Outsourcing Expenses	-	-
15 Others	-	68
<b>TOTAL</b>	<b>223,937</b>	<b>166,496</b>

Allocated to Revenue Account as below and as referred to in Note 2.18

Fire Insurance Business	99,198	55,824
Marine Insurance Business	14,214	7,476
Crop Insurance Business	72,169	71,209
Miscellaneous Insurance Business	37,283	31,987
	<b>222,864</b>	<b>166,496</b>

Allocated to Shareholder Account (P&amp;L Account)

Employees' remuneration & welfare benefits	<b>1,073</b>	-
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