FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: XL Insurance Company SE - India Reinsurance Branch
Registration No. FRB/007 and Date of Registration with the IRDAI 1.02.2017

(Amount in Rs. Lakhs)		
Particulars	FIRE	Marin

March	ch 31. M	larch M	For the alf year arch 31, 2025	r the year	For the half year March 31, 2025	For the year March 31.	For the half year March 31, 2025	For the year I	For the F half year March	2025	March	For the year	March	For the year	For the half year March 31, 2025	For the year	For the half year	March 31.	For the half year	For the year	For the half year	For the	Works Compens Employer's For the	sation/ s Liability	Public/ P Liabi	lity		For the		For the year	For the half year	For the year	half year	For the I	Other Miscellaneous segment For the half year	For the half year March	For the year ye	rear March 31,	For the
March 202 1 Employees' remuneration & welfare benefits 2 Travel, conveyance and vehicle running expenses	ch 31, M 025 31,	larch M , 2025	arch 31.	or the year farch 31, 2025	March 31.	March 31.	March	March 31, 2025	March	2025	March	March 31.	March	March 31.	March 31.	March 31.	March 31.	March 31.	For the half year	For the year	For the half year	For the	For the	For the	For the half	For the	For the	For the	For the	For the year	For the half year	For the year	half year	year	half year	half year	year y	rear March 31,	year Mar
2 Travel, conveyance and vehicle running expenses	117 3 34 24	176 5 34	30 1 10	51 1	9	9	39	61	0	0	0						2025	2025	March 31, 2025	March 31, 2025	March 31, 2025	31, 2025	March 31, 2025	year March 31, 2025	31, 2025	March 31, 2025	, March 31, 2025	March 31, 2025	March 31, 2025	March 31, 2025	March 31, 2025	March 31.	March 31, F 2025	2025	year March March 31, 31, 2025	31, 2025	2025	2025	31, 202
	3 34 24	34	10	1	0	0	1	- 1				0	0	0			0	0			0	0			55	83	23	64	2	2	12	28			0 (92	178	248	4
3 Training expenses	34 24	34	10	10			1	-	(0)	0	0	0	0	0			0	0			. 0	0		*	1	2	0	2	0	0	0	1			(0) 0	2	5	5	
	24	20			2	2	12	12	0	0	0	0	0	0			0	0			0	0			16	16	12	12	0	0	5	5			0 (34	34	80	ı
4 Rents, rates & taxes			6	11	2	2	8	13	(0)	0	0	0	0	0			0	0			0	0			11	18	4	14	0	0	2	6		-	(0)	18	39	49	,
S Repairs																														-				-	-				
6 Printing & stationery	0	0	0	0	0	0	0	0	(0)	0	0	0	0	0			0	0			0	0			0	0	0	0	0	0	0	0		-	(0)	0	0	- 0	1
7 Communication expenses	6	14	1	4	1	1	2	5	(0)	0	0	0	0	0			0	0			0	0			3	7	(0)	5	0	0	0	2		-	(0)	3	14	12	ť
8 Legal & professional charges	30	36	8	10	2	2	10	12	0	0	0	0	0	0			0	0			0	0			14	17	, 9	13	0	0	4	6			0 (28	36	69	,
9 Auditors' fees, expenses etc.					-																					-								-			-		
(a) as auditor	11	13	3	- 4	1	1	4	5	0	0	0	0	0	0			0	0			0	0			5	6	3	5	0	0	1	. 2		-	0 (10	13	24	
(b) as adviser or in any other capacity, in respect					-					-	•	-	-															1											
60 Taxation matters																																						-	
(ii) Insurance matters																														-				-	-				
(iii) Management services; and			-																							-		-		-									
(c) in any other capacity																														-				-	-				
10 Advertisement and publicity																														-				-	-				
11 Interest & Bank Charges	2	3	0	1	0	0	1	1	(0)	0	0	0	0	0			0	0			0	0			1	2	: 0	1	0	0	0	1		-	(0)	1	4	- 4	
12 Depreciation	2	3	1	1	0	0	1	1	0	0	0	0	0	0		-	0	0			0	0	-		1	1	. 1	1	0	0	0	. 0		-	0 0	2	3	5	4 -
13 Brand/Trade Mark usage fee/charges		-	-										-		-						-							-									-		4
14 Business Development and Sales Promotion Expenses										-		-															1	1		-	1						-		
15 Information Technology Expenses		-			-																-					-									-				
16 Goods and Services Tax (GST)		-			-																							-					-						
17 Others (to be specified)a	-	-	-	-	-	-	-				-	-				-		-	-		-	-		-		-	. –	1 -1		1 7	1 7	. =		-		-	-	-	
Group Cost Allocations	122	152	34	44	8	8	42	52	0	0	0	0	0	0	-		0	0			0	0			58	72	. 35	55	2	2	16	24	=		0 0	111	153	275	4 - 3
TOTAL	351	475	94	138	25	26	119	163			-		-							-					166	224		173	-	-	-	76		\rightarrow		301	479	772	1.1
	351	475	94	138	25	25	119	163		0		- 1		1	- 1	-	0	0	-	Η.	0		- 1		166	224		173		- 6	42	75		-+	- 0	301		772	
In India Outside India	351	4/5	94	1.58	۵	Δ	119	163	0	0	0	- 1	- 0	- 1	*	-	0	0				U		*	166	224	881	1/3	5	ь	42	/3		\rightarrow	0 0	301	9/9	//2	1,1

Notice:
(a) there is express 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.
(b) Separate discharace to be made for expensively-bull-supporter which contributes more than 10 percent of the total gross direct premium.
(c) Express paid for various conductoring activities/paragements are to be bodied under relevant line item on the basis of nature of services availed and not to be volume. A "Negarity-Discharace" because it is not to be activities available and not to be volume. A "Negarity-Discharace"

Particulars		IRE		ne Cargo		Marine Hull		ital Marine		Motor OD		otor TP		al Motor		ealth				avel Insuran		Health	Compe	nsation/	Public/ Prod		1 -	eering		iation		nsurance			Other Miscellaneou		liscellaneous		
	half year March 31	year March	For the half year March 31 2024	For the yea March 31 2024	half y March 202	the For the year year 131, March 3 2024	half yo	he Forti ear yea th Marc 124 31, 20	h half yo	ar March 31	half year	For the year March 31, 2024	half year	year March 31	half year March 31	year March 31	For the half year March 31, 2024	year March 31	For the half year March 31, 2024	year March 31	For the half year March 31, 2024	For the year March 31, 2024	For the half year March 31, 2024	year March 31.	For the half year March 31, 2024	For the year March 31, 2024	half year March 31	year March 31	For the half year March 31 2024	year March 31	half year March 31	For the year March 31, 2024	half year March 31	year March 31	For the For the half year March 31, 2024	half yea h March 31, 202-	year March 31	For the half year March 31 , 2024	f F 11, yea 3:
Employees' remuneration & welfare benefits	11	5 19		9 :	36	10	18	19	55	(1)			. a						-		0	0	-		31	75	5 22	4	5		(2			-		0 50	2 131	185	5
Travel, conveyance and vehicle running expenses		2	(0)	1	0	0	0	1	(0)			- (0				0	0			0	0			0	2	2 0	1			(0)				0	0 1	. 3	7	3
Training expenses		1		0	0	0	0	0	0	(0)			- (0				0	0	-		0	0	-		0	0				0 0) (-		0	0 0) 0		1
Rents, rates & taxes	2	3.	3	2	6	2	3	4	9	(0)			- (0				0	0		-	0	0			6	12	2 4		3 1	0 0	(0)				0	0 10	0 22	34	A
Repairs																			-						-														\top
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Communication expenses		4 2	(2)	4	0	2	(2)	6	(0)			- (0				0	0			0	0			(1)	8	3 (0)		5	0 0	(1)	1			0	0 (3	J) 15	(((0)
Legal & professional charges	2	7 3		4	6	2	3	7	9	(0)			- (0				0	0			0	0			10	12	2 6	- 7	7	0 0	1				0	0 17	/ 21	51	.1
Auditors' fees, expenses etc.																			-				-																Т
(a) as auditor	1	3 1	5	2	3	1	1	3	4	(0)			- (0				0	0	-		0	0			4	6	5 3		4	0 0) (0	0 8	8 11	24	4
(b) as adviser or in any other capacity, in respect of		1																																					T
(i) Taxation matters																			-				-		-												-		+
(ii) Insurance matters																			-						-														T
(iii) Management services; and						-																																	Т
(c) in any other capacity																			-						-														T
Advertisement and publicity																			-						-														T
Interest & Bank Charges		1 :	2	0	0	0	0	0	1	(0)			- (0				0	0			0	0			0	1				0 0	(0)				0	0 0	J 2		2
Depreciation		1	2	0	0	0	0	0	1	(0)			- (0) -			0	0	-		0	0			0	1				0 0	(0)				0	0 0	J 1		2
Brand/Trade Mark usage fee/charges	+								_		_					_			_	-			-			_									_		+		+
Business Development and Sales Promotion Expenses					-	-				1												-												-			+ -		t
Information Technology Expenses			i e			-													-						-									-					+
Goods and Services Tax (GST)	1	_			+	-													-				-		_									-			+ -	-	+
Others (to be specified)a		0	- (1	1	0	0	0	m	0					٠.							0				(m	-		-				-				0 0	a) 0	-	m
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in India	23	3 38	1	9 :	72	20	36	40	107	(2) -			(2				0	0			0	0			65	147	7 46	91		2 2	(2)	16			0	0 10	09 257	7 38	.81
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Employees' remuneration & welfare benefits (Allocated to Shareholder Account (P&L Account))		3		0	0	0	0	1	1 -								0	0			0	0		,	1	1	1	1	0	0	0	0			0	0 3	. 2		á

Table 1.

(a) Sham of expenses in excess of one percent of the total premiums (less minimazance) or Rs.5,00,000 whichever is higher, shall be down as a separate line face.

(b) Separate disclosure to be made for separant/sub-separant which contributes more than 10 percent of the total gross direct premium (c) percent poll for inchina conductions, administration of the contributes more than 10 percent of the total gross direct premium (c) percent poll for inchina conductions, administration percent poll for inchina conductions, administration percent pe