

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft - India Branch
 Registration No. : FRB/001
 Date of Registration with the IRDAI: 21 December 2016

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in Lakhs)

Particulars	Miscellaneous											
	Fire		Marine		Motor		Engineering		Public/Product Liability		Aviation	
	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23
1. Employees' remuneration & welfare benefits	144	302	1	3	676	1,167	16	31	43	77	4	8
2. Pre-Insurance medical examination costs	-	-	-	-	-	-	-	-	-	-	-	-
3. Travel, conveyance expenses	12	20	0	0	53	78	1	2	3	5	0	1
4. Training expenses	1	2	0	0	5	8	0	0	0	1	0	0
5. Rents, rates & taxes	16	36	0	0	76	140	2	4	5	9	0	1
6. Repairs & maintenance	1	3	0	0	6	11	0	0	0	1	0	0
7. Printing & stationery	0	0	-	-	1	1	0	0	0	0	0	0
8. Communication	0	1	-	-	1	2	0	0	0	0	0	0
9. Legal & professional charges	153	386	2	4	767	1,490	18	40	48	98	4	10
10. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	1	-	0	1	4	0	0	0	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	-	-	-	-	-	-	-	-	-	-	-	-
11. Advertisement and publicity	6	9	0	0	25	33	1	1	2	2	0	0
12. Interest & Bank Charges	3	4	0	0	13	14	0	0	1	1	0	0
13. Depreciation	5	13	0	0	26	49	1	1	2	3	0	0
14. Service Tax / GST	50	71	0	1	209	273	5	7	14	18	1	2
15. IT Expenses	96	130	1	1	396	500	10	13	26	33	3	3
16. Others	74	160	1	1	350	618	8	17	22	41	2	4
TOTAL	562	1,136	6	10	2,607	4,389	63	118	166	289	15	29

Particulars	Miscellaneous											
	Personal Accident		Health Insurance		Agriculture		Miscellaneous Total		Life		Total	
	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23	For H2 FY 2022-23	FY 2022-23
1. Employees' remuneration & welfare benefits	25	54	429	697	168	412	1,361	2,446	1,137	2,076	2,643	4,827
2. Pre-Insurance medical examination costs	-	-	-	-	-	-	-	-	-	-	-	-
3. Travel, conveyance expenses	2	4	33	47	15	28	109	164	92	139	213	323
4. Training expenses	0	0	3	5	1	3	9	18	8	15	18	35
5. Rents, rates & taxes	3	6	48	83	18	49	151	293	126	248	293	578
6. Repairs & maintenance	0	1	4	7	1	4	12	24	10	20	24	47
7. Printing & stationery	0	0	0	0	0	0	2	2	1	1	3	3
8. Communication	0	0	1	1	0	1	3	4	2	4	6	8
9. Legal & professional charges	26	69	494	890	166	526	1,524	3,122	1,266	2,649	2,944	6,161
10. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	0	1	2	0	1	2	8	2	7	4	15
(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	-	-	-	-	-	-	-	-	-	-	-	-
11. Advertisement and publicity	1	2	15	20	8	12	52	69	44	59	102	136
12. Interest & Bank Charges	1	1	8	8	4	5	27	28	23	24	53	56
13. Depreciation	1	2	17	29	6	17	53	103	44	88	102	204
14. Service Tax / GST	9	13	128	163	65	96	431	573	363	486	845	1,130
15. IT Expenses	17	23	242	299	125	177	818	1,049	690	890	1,606	2,069
16. Others	13	29	223	370	85	218	704	1,296	587	1,100	1,365	2,558
TOTAL	97	203	1,647	2,623	663	1,548	5,259	9,199	4,396	7,804	10,223	18,150

Particulars	Miscellaneous											
	Fire		Marine		Motor		Engineering		Public/Product Liability		Aviation	
	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22
1. Employees' remuneration & welfare benefits	113	256	1	2	443	888	8	17	40	68	4	6
2. Pre-Insurance medical examination costs	-	-	-	-	-	-	-	-	-	-	-	-
3. Travel, conveyance expenses	2	3	0	0	8	10	0	0	1	1	0	0
4. Training expenses	0	1	-	-	1	2	0	0	0	0	0	0
5. Rents, rates & taxes	14	34	0	0	56	119	1	2	5	9	1	1
6. Repairs & maintenance	1	3	0	0	4	9	0	0	0	1	0	0
7. Printing & stationery	0	0	-	-	1	1	0	0	0	0	0	0
8. Communication	0	0	-	-	1	1	0	0	0	0	0	0
9. Legal & professional charges	144	322	1	3	563	1,118	11	21	51	85	5	8
10. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	0	0	2	3	0	0	0	0	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	-	-	-	-	-	-	-	-	-	-	-	-
11. Advertisement and publicity	1	1	0	0	3	4	0	0	0	0	0	0
12. Interest & Bank Charges	0	0	-	-	0	0	0	0	0	0	-	-
13. Depreciation	5	8	0	0	18	29	0	1	2	2	0	0
14. Service Tax / GST	25	27	0	0	88	95	2	2	7	7	1	1
15. IT Expenses	51	87	0	1	191	303	4	6	16	23	2	2
16. Others	43	112	0	1	172	389	3	7	16	30	2	3
TOTAL	401	856	4	7	1,552	2,973	29	56	138	227	14	20

Particulars	Miscellaneous											
	Personal Accident		Health Insurance		Agriculture		Miscellaneous Total		Life		Total	
	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22	For H2 FY 2021-22	FY 2021-22
1. Employees' remuneration & welfare benefits	10	26	374	641	308	659	1,188	2,305	982	1,934	2,285	4,497
2. Pre-Insurance medical examination costs	-	-	-	-	-	-	-	-	-	-	-	-
3. Travel, conveyance expenses	0	0	6	7	6	7	21	26	18	22	41	51
4. Training expenses	0	0	1	1	1	1	3	5	3	4	6	9
5. Rents, rates & taxes	1	3	48	86	39	89	151	310	125	260	291	605
6. Repairs & maintenance	0	0	3	7	2	7	10	25	8	21	19	48
7. Printing & stationery	0	0	1	1	1	1	2	3	2	2	4	5
8. Communication	0	0	0	1	0	1	2	2	1	2	3	5
9. Legal & professional charges	13	33	474	808	392	830	1,508	2,903	1,248	2,435	2,901	5,662
10. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	0	2	3	2	3	6	9	5	8	11	18
(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	-
11. Advertisement and publicity	0	0	2	3	2	3	9	9	7	8	17	18
12. Interest & Bank Charges	-	0	0	0	0	0	1	1	1	1	1	2
13. Depreciation	0	1	14	21	13	21	47	75	39	63	91	146
14. Service Tax / GST	3	3	65	69	65	71	230	247	193	208	448	483
15. IT Expenses	5	9	151	218	136	224	504	785	419	659	975	1,531
16. Others	4	11	151	281	118	289	465	1,010	384	848	892	1,971
TOTAL	36	87	1,293	2,147	1,085	2,206	4,147	7,716	3,434	6,472	7,985	15,051