

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 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24
1. Employees' remuneration & welfare benefits	201	424	1	3	861	1,653	23	57	48	87	2	7
2. Pre-Insurance medical examination costs	-	-	-	-	-	-	-	-	-	-	-	-
3. Travel, conveyance expenses	14	23	0	0	60	91	2	3	3	5	0	0
4. Training expenses	1	1	0	0	3	5	0	0	0	0	0	0
5. Rents, rates & taxes	21	33	0	0	91	130	2	5	5	7	0	1
6. Repairs & maintenance	2	3	0	0	9	13	0	0	1	1	0	0
7. Printing & stationery	0	0	-	-	0	0	0	0	0	0	-	-
8. Communication	(0)	-	-	-	1	2	0	0	0	0	-	0
9. Legal & professional charges	187	335	1	2	804	1,307	22	45	44	68	2	5
10. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	(0)	1	-	-	-	2	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	6	11	0	0	27	45	1	2	1	2	0	0
12. Interest & Bank Charges	0	73	0	0	0	285	0	10	0	15	-	1
13. Depreciation	7	12	0	0	30	46	1	2	2	2	0	0
14. Service Tax / GST	22	50	0	0	96	194	3	7	5	10	0	1
15. IT Expenses	127	182	1	1	544	710	15	25	30	37	2	3
16. Others	103	126	0	1	442	490	12	17	24	26	1	2
TOTAL	692	1,276	4	8	2,968	4,973	80	172	164	261	9	20

Particulars	Miscellaneous										Life		Total	
	Personal Accident		Health Insurance		Agriculture		Miscellaneous Total		For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24		
	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24	For H2 FY 2023-24	FY 2023-24		
1. Employees' remuneration & welfare benefits	25	50	326	1,216	154	695	1,439	3,765	1,238	3,162	2,879	7,354		
2. Pre-Insurance medical examination costs	-	-	-	-	-	-	-	-	-	-	-	-		
3. Travel, conveyance expenses	2	3	23	67	11	38	100	208	86	174	200	406		
4. Training expenses	0	0	1	4	1	2	6	11	4	9	11	21		
5. Rents, rates & taxes	3	4	35	96	16	55	153	297	131	249	306	580		
6. Repairs & maintenance	0	0	4	10	2	5	15	29	13	25	31	57		
7. Printing & stationery	-	0	0	0	0	0	0	1	0	1	1	2		
8. Communication	0	0	0	1	0	1	2	4	1	4	3	8		
9. Legal & professional charges	24	40	305	961	143	549	1,343	2,976	1,156	2,499	2,688	5,813		
10. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	(0)	0	(0)	2	(0)	1	(0)	5	(1)	5	(1)	11		
(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	10	33	5	19	44	102	38	86	89	199		
12. Interest & Bank Charges	0	9	0	210	0	120	1	649	1	545	2	1,267		
13. Depreciation	2	1	11	34	5	19	51	104	43	87	102	203		
14. Service Tax / GST	3	6	36	143	17	82	161	442	138	372	322	864		
15. IT Expenses	16	22	206	522	97	299	910	1,617	783	1,358	1,821	3,158		
16. Others	13	15	168	360	79	206	740	1,115	636	936	1,479	2,178		
TOTAL	88	151	1,126	3,657	530	2,091	4,965	11,325	4,269	9,512	9,930	22,121		

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