FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of Insurer: AXA France VIE- India Reinsurance Branch

Registration Number: FRB/009
Date of registration: 28.07.2017

(Amount in Rs. Lakhs)

Miscellaneous: Workmen's Compensation/ Employer's Liability to Total Miscellaneous

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Life		Grand Total	Grand Total
		For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022	For half year ended March 31, 2022	for the year ended March 31,2022
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	654.89	1,379.79	-	-	-	-	654.89	1,379.79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	654.89	1,379.79	149.76	222.57	804.65	1,602.36
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.88	103.73	-	-	-	-	2.88	103.73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.88	103.73	6.60	16.73	9.48	120.46
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(16.00)	-	-	-	-	-	(16.00)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(16.00)	-	(1.61)	-	(17.61)	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61.03	121.50	-	-	-	-	61.03	121.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61.03	121.50	13.53	19.60	74.56	141.10
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44.91	93.36	-	-	-	-	44.91	93.36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44.91	93.36	10.19	15.06	55.10	108.42
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.76	2.27	-	-	-	-	0.76	2.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.76	2.27	0.22	0.37	0.98	2.64
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.96	10.24	-	-	-	-	2.96	10.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.96	10.24	0.92	1.65	3.88	11.89
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	239.68	433.50	-	-	-	-	239.68	433.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	239.68	433.50	50.47	69.93	290.15	503.43
9	Auditors' fees, expenses etc.																																										
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.70	12.06	-	-	-	-	5.70	12.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.70	12.06	1.30	1.94	7.00	14.00
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.42	3.01	-	-	-	-	1.42	3.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.42	3.01	0.33	0.49	1.75	3.50
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.12	0.28	-	-	-	-	0.12	0.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.12	0.28	0.03	0.05	0.15	0.33
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.51	43.07	-	-	-	-	20.51	43.07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.51	43.07	4.68	6.95	25.19	50.02
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
17	Others (to be specified)[a]	-		-		-				-		-				-	-	-		-				-		-		-		-		-		-						-			
	(a) Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(12.10)	0.18	-	-	-	-	(12.10)	0.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(12.10)	0.18	(1.20)	0.03	(13.30)	0.21
		-		-		-				-		-				-		-		-				-				-		-		-		-						-			
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1,006.76**	**2,202.99**	-	-	-	-	**1,006.76**	**2,202.99**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1,006.76**	**2,202.99**	**235.22**	**355.37**	**1,241.98**	**2,558.36**
	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,006.76	2,202.99	-	-	-	-	1,006.76	2,202.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,006.76	2,202.99	235.22	355.37	1,241.98	2,558.36
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(Amount in Rs. Lakhs)

Miscellaneous: Workmen's Compensation/ Employer's Liability to Total Miscellaneous

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Life		Grand Total	Grand Total
		For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021	For half year ended March 31, 2021	for the year ended March 31,2021
1	Employees' remuneration & welfare benefits	(0.05)	0.27	0.25	4.48	-	-	0.25	4.48	-	-	-	-	-	-	661.15	1,338.62	-	-	-	-	661.15	1,338.62	(0.11)	0.49	-	-	0.26	0.42	-	-	-	-	-	0.04	0.15	0.95	661.30	1,339.57	82.76	164.23	744.26	1,508.55
2	Travel, conveyance and vehicle running expenses	-	0.01	0.03	0.22	-	-	0.03	0.22	-	-	-	-	-	-	35.94	65.82	-	-	-	-	35.94	65.82	(0.01)	0.02	-	-	0.01	0.02	-	-	-	-	-	-	0.00	0.04	35.94	65.86	4.48	8.07	40.45	74.16
3	Training expenses	-	-	0.02	0.02	-	-	0.02	0.02	-	-	-	-	-	-	5.45	5.45	-	-	-	-	5.45	5.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.45	5.45	0.67	0.67	6.14	6.14
4	Rents, rates & taxes	-	0.02	0.09	0.36	-	-	0.09	0.36	-	-	-	-	-	-	64.10	107.01	-	-	-	-	64.10	107.01	-	0.04	-	-	0.02	0.03	-	-	-	-	-	-	0.02	0.07	64.12	107.08	7.97	13.13	72.18	120.59
5	Repairs	-	0.02	0.06	0.28	-	-	0.06	0.28	-	-	-	-	-	-	48.68	84.24	-	-	-	-	48.68	84.24	-	0.03	-	-	0.02	0.03	-	-	-	-	-	-	0.02	0.06	48.70	84.30	6.05	10.33	54.81	94.93
6	Printing & stationery	-	-	-	0.01	-	-	-	0.01	-	-	-	-	-	-	1.40	2.33	-	-	-	-	1.40	2.33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.40	2.33	0.17	0.28	1.57	2.62
7	Communication expenses	0.01	0.01	-	0.04	-	-	-	0.04	-	-	-	-	-	-	5.26	10.87	-	-	-	-	5.26	10.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.26	10.87	0.66	1.33	5.93	12.25
8	Legal & professional charges	(0.07)	0.05	(0.83)	0.73	-	-	(0.83)	0.73	-	-	-	-	-	-	(28.98)	220.45	-	-	-	-	(28.98)	220.45	(0.13)	0.09	-	-	0.01	0.07	-	-	-	-	-	0.01	(0.12)	0.17	(29.10)	220.62	(2.96)	27.04	(32.96)	248.44
9	Auditors' fees, expenses etc.																																			-							
	(a) as auditor	-	-	-	0.04	-	-	-	0.04	-	-	-	-	-	-	5.78	11.54	-	-	-	-	5.78	11.54	(0.01)	-	-	-	-	-	-	-	-	-	-	-	(0.01)	-	5.77	11.54	0.73	1.42	6.50	13.00
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(i) Taxation matters	-	-	-	0.01	-	-	-	0.01	-	-	-	-	-	-	0.88	2.66	-	-	-	-	0.88	2.66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.88	2.66	0.12	0.33	1.00	3.00
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
10	Advertisement and publicity	-	-	(0.01)	-	-	-	(0.01)	-	-	-	-	-	-	-	(1.06)	-	-	-	-	-	(1.06)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1.06)	-	(0.13)		(1.20)	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.18	0.60	-	-	-	-	0.18	0.60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.18	0.60	0.02	0.07	0.20	0.67
12	Depreciation	-	0.01	0.01	0.20	-	-	0.01	0.20	-	-	-	-	-	-	28.79	59.44	-	-	-	-	28.79	59.44	-	0.03	-	-	0.01	0.02	-	-	-	-	0.01	0.01	0.02	0.06	28.81	59.50	3.61	7.29	32.43	67.00
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-				-	-	-	-	-	-	-	-	-	-	-	-	-	-			-		-	-
	(a) Miscellaneous Expenses	-	-	0.01	0.01	-		0.01	0.01	-		-		-		4.13	4.15	-	-	-	-	4.13	4.15	-		-		-		-		-		-		-	-	4.13	4.15	0.51	0.51	4.65	4.67
	(b) Loss on sale of asset	-	-	(0.01)	-	-	-	(0.01)	-	-	-	-	-	-	-	(0.11)	-	-	-	-	-	(0.11)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.11)	-	(0.01)		(0.13)	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-				-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
	TOTAL	**(0.11)**	**0.39**	**(0.38)**	**6.40**	-	-	**(0.38)**	**6.40**	-	-	-	-	-	-	**831.59**	**1,913.18**	-	-	-	-	**831.59**	**1,913.18**	**(0.26)**	**0.70**	-	-	**0.33**	**0.59**	-	-	-	-	**0.01**	**0.06**	**0.08**	**1.35**	**831.67**	**1,914.53**	**104.65**	**234.70**	**935.83**	**2,156.02**
	In India	(0.11)	0.39	(0.38)	6.40	-	-	(0.38)	6.40	-	-	-	-	-	-	831.59	1,913.18	-	-	-	-	831.59	1,913.18	(0.26)	0.70	-	-	0.33	0.59	-	-	-	-	0.01	0.06	0.08	1.35	831.67	1,914.53	104.65	234.70	935.83	2,156.02
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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"