

FORM NO-7-OPERATING EXPENSES SCHEDULE
(Annexure to B-1 Labels)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other (segment) (3) (Trade Credit)		Other Miscellaneous expenses		Total Miscellaneous		Grand Total	Grand Total	
	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	For the Quarter September 2021	Up to the quarter September 2021	
	1 Employee's remuneration & welfare benefits	162	307	11	25	0	1	11	26	805	1,628	296	904	1,101	2,532	657	1,406	100	307	(0)	(0)	707	1,861	2	4	8	20	(0)	2	-	-	070	070	0	0	41	77	2,679	5,647	3,052	5,701
2 Travel, conveyance and vehicle running expenses	5	8	0	1	0	0	1	28	43	13	24	41	67	24	30	5	9	(0)	(0)	29	46	0	0	0	1	0	0	-	-	60	72	0	0	1	2	112	189	138	196		
3 Training expenses	(0)	0	(0)	0	(0)	0	(0)	0	(0)	1	(0)	1	(0)	2	(0)	1	(0)	0	(0)	(0)	(0)	1	1	(0)	0	(0)	0	(0)	0	-	-	1	1	(0)	0	(0)	4	(0)	5		
4 Fines, rates & taxes	16	30	1	2	0	0	1	2	76	151	30	87	106	239	62	139	13	39	(0)	(0)	75	177	0	0	1	2	(0)	0	-	-	(690)	58	0	0	4	8	(794)	464	(687)	516	
5 Repairs	17	35	1	2	0	0	1	2	55	140	12	72	67	212	40	124	3	28	(0)	(0)	41	102	0	0	1	2	0	0	-	-	79	82	0	0	4	10	194	409	212	406	
6 Printing & stationery	11	14	1	1	0	0	1	1	54	70	17	28	71	98	32	48	6	11	(0)	(0)	38	59	0	0	1	0	0	0	-	-	0	29	20	0	0	5	5	143	192	155	207
7 Communication expenses	7	14	0	1	0	0	0	1	31	67	10	37	41	103	24	60	3	14	(0)	(0)	26	73	0	0	0	1	0	0	-	-	37	37	0	0	2	4	108	219	115	233	
8 Legal & professional charges	6	11	0	1	0	0	1	137	206	61	104	198	310	26	54	4	13	(0)	(0)	31	66	0	0	0	0	1	(0)	0	-	-	35	35	0	0	2	3	265	415	271	427	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(a) as auditor	0	1	0	0	0	0	0	0	1	4	0	2	1	7	1	4	(0)	(0)	1	(0)	(0)	1	5	0	0	0	0	(0)	0	-	-	3	3	0	0	0	0	5	14	5	15
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(e) Management accounts, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(f) in any other capacity	0	0	0	0	0	0	0	0	0	1	0	0	1	0	1	(0)	0	(0)	0	(0)	0	1	0	0	0	0	0	0	-	-	0	0	0	0	0	0	1	2	1	2	
(g) of pocket expenses	(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)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)		
10 Advertisement and publicity	2	10	0	1	0	0	1	10	55	(7)	36	8	25	5	56	(2)	12	(0)	(0)	(0)	5	62	0	0	0	1	(0)	0	-	-	59	59	0	0	1	3	71	210	75	221	
11 Interest & Bank Charges	11	16	1	1	0	0	1	1	55	64	25	47	80	111	47	77	9	18	(0)	(0)	37	95	0	0	1	1	0	0	-	-	50	50	0	0	3	4	191	282	282	286	
12 Depreciation	85	31	1	3	0	0	1	3	72	264	23	91	95	256	57	150	7	36	(0)	(0)	65	186	0	0	1	2	(0)	0	-	-	98	98	0	0	4	8	263	566	278	543	
13 Freight/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14 Business Development and Sales Promotion Expenses	3	4	0	0	0	0	0	14	31	6	12	20	33	12	39	2	5	(0)	(0)	14	24	0	0	0	0	0	0	-	-	13	13	0	0	1	1	48	70	51	74		
15 Information Technology Expenses	33	55	2	5	0	0	2	5	166	282	69	182	235	454	139	286	25	64	(0)	(0)	184	300	0	1	2	4	(0)	0	-	-	174	174	0	0	8	14	583	976	618	1,056	
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Service charges	147	148	(0)	(0)	(0)	(0)	(0)	1,042	1,459	407	714	1,450	2,173	76	82	(2)	116	6	0	74	107	(0)	(0)	(0)	(0)	(0)	(0)	-	-	614	1,001	(0)	(0)	(1)	(0)	(1)	2,137	1,461	2,284	3,699	
Miscellaneous Expenses	103	115	8	8	0	0	8	9	517	528	285	293	802	821	472	500	112	113	(0)	(0)	584	613	1	1	6	6	1	1	-	-	347	376	0	0	25	26	1,766	1,847	1,876	1,976	
TOTAL	539	798	26	51	1	2	27	53	3,064	4,915	1,253	2,608	4,317	7,523	1,675	3,099	286	835	(1)	(1)	1,960	3,933	5	9	19	39	0	3	-	0	1,677	3,140	0	0	101	164	8,080	14,820	8,646	15,672	
in India	539	798	26	51	1	2	27	53	3,064	4,915	1,253	2,608	4,317	7,523	1,675	3,099	286	835	(1)	(1)	1,960	3,933	5	9	19	39	0	3	-	0	1,677	3,140	0	0	101	164	8,080	14,820	8,646	15,672	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Note:
(1) Items of expenses in excess of one percent of the total premium (less reinsurance) or Rs. 5,00,000 whichever is higher, shall be shown as a separate line item.
(2) Corporate discounts to be made for reinsurance/expense which contribute more than 10 percent of the total gross direct premium.
(3) Expenses paid for various outdoor/active activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Miscellaneous Expenses"

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor CP		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workers' Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (3)		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year	For the quarter of the previous year	up to the quarter of the previous year		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1 Employee remuneration & welfare benefits	45	155	(0)	8	1	1	0	9	505	1,040	422	896	927	1,937	261	766	21	156	0	(0)	282	921	2	4	3	8	10	13	-	-	694	696	(0)	0	48	115	1,055	3,684	2,001	3,840
2 Travel, conveyance and vehicle running expenses	1	2	0	0	0	0	0	0	8	14	6	12	14	27	4	11	0	2	(0)	(0)	5	13	0	0	0	0	0	-	-	13	15	(0)	0	1	2	31	57	34	59	
3 Training expenses	0	0	(0)	0	0	0	(0)	0	0	1	0	1	1	2	0	1	0	0	(0)	(0)	0	1	0	0	0	0	0	-	-	1	1	(0)	0	0	0	2	3	2	4	
4 Rent, rates & taxes	9	21	0	1	0	0	1	83	143	70	123	152	266	48	105	6	21	(0)	(0)	(0)	55	126	0	1	1	1	1	2	-	-	828	828	0	0	8	16	1,046	1,340	1,055	1,262
5 Repairs	15	29	0	2	0	0	1	2	137	197	108	170	235	367	70	140	12	30	(0)	(0)	91	175	1	1	1	2	2	2	-	-	130	130	0	0	11	22	472	669	487	730
6 Printing & Stationery	2	3	0	0	0	0	0	16	19	14	17	29	36	31	14	2	3	(0)	(0)	13	17	0	0	0	0	0	0	-	-	17	23	0	0	2	2	62	79	64	82	
7 Communication expenses	2	7	0	0	0	0	0	0	23	45	19	39	42	83	13	33	1	7	(0)	(0)	13	40	0	0	0	0	0	1	-	-	29	30	(0)	0	2	5	88	159	90	166
8 Legal & professional charges	8	23	0	1	0	0	1	71	170	59	146	130	316	45	115	5	23	(0)	(0)	49	138	0	1	1	1	1	2	2	-	-	103	103	(0)	0	8	17	292	578	301	603
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	0	1	(0)	0	0	0	0	0	2	4	2	4	4	8	1	5	0	1	0	(0)	1	4	0	0	0	0	0	-	-	3	3	(0)	0	0	0	8	16	8	16	
(b) as advisor in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(1) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(2) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(3) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	0	0	(0)	0	0	0	0	1	2	1	2	2	4	0	1	0	0	0	(0)	0	2	0	0	0	0	0	0	-	-	1	1	(0)	0	0	0	4	7	4	7	
(d) of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 Advertisement and publicity	(6)	2	(0)	0	(0)	0	(1)	0	(20)	10	(25)	9	(52)	19	(28)	8	(8)	2	0	(0)	(26)	9	(0)	0	(0)	0	(0)	0	-	-	207	207	(0)	0	(4)	1	114	237	187	239
11 Interest & Bank Charges	2	5	0	0	0	0	0	0	19	31	16	27	35	59	11	25	2	5	(0)	(0)	13	28	0	0	0	0	0	-	-	21	21	0	0	2	3	71	111	71	115	
12 Depreciation	7	26	(0)	1	0	0	0	2	82	176	69	151	151	327	41	129	3	26	0	(0)	44	156	0	1	0	1	2	2	-	-	115	116	(0)	0	8	19	320	622	327	650
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business Development and Sales Promotion Expenses	0	2	(0)	0	0	0	0	0	6	12	5	10	10	22	3	9	0	2	0	(0)	3	11	0	0	0	0	0	-	-	8	8	(0)	0	1	1	22	43	22	44	
15 Information Technology Expenses	16	33	0	2	0	0	1	2	138	223	117	192	254	416	164	12	33	(0)	(0)	95	168	1	1	1	2	2	3	-	-	147	147	0	0	14	25	514	791	530	828	
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Service charges	2	18	(0)	1	0	0	(0)	1	366	646	255	537	561	1,203	85	137	4	154	0	(0)	89	312	0	0	0	1	1	1	-	-	753	843	(0)	0	3	13	1,407	2,374	1,469	2,393
Miscellaneous Expenses	(1)	4	(0)	0	(0)	0	(0)	0	(7)	16	(4)	13	(0)	28	(0)	12	(2)	2	0	(0)	(0)	14	(0)	0	(0)	0	0	-	-	11	15	(0)	0	(1)	2	(4)	60	(4)	64	
TOTAL	183	331	0	17	1	2	1	19	1,355	2,792	1,133	2,376	2,488	5,112	652	1,696	57	467	(0)	(0)	769	2,363	4	9	7	17	22	27	-	-	3,071	3,178	(0)	0	108	243	6,406	10,760	6,510	11,318
In Note	183	331	0	17	1	2	1	19	1,355	2,792	1,133	2,376	2,488	5,112	652	1,696	57	467	(0)	(0)	769	2,363	4	9	7	17	22	27	-	-	3,071	3,178	(0)	0	108	243	6,406	10,760	6,510	11,318
Change Note	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes:
(1) Details of expenses in excess of one percent of the total premium (the maximum) or 0.5,00,000 whichever is higher, shall be shown as a separate line item.
(2) Separate disclosure to be made for segments/sub-segments which contribute more than 10 percent of the total gross direct premium.
(3) Expenses paid for various subsidiary activities/commitments are to be booked under relevant item in the form of the items of expenses availed and not to be shown as "Deducting Expense".