

FORM N-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Employer's Liability		Public Product Liability		Engineering		Aviation		Crop Insurance		Other expenses (3)		Other Miscellaneous expenses		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022	For the Quarter March 2022	Up to the quarter 31st March 2022				
	1. Employees' remuneration & welfare benefits	113	476	3	20	0	2	3	31	1,319	4,275	638	2,462	2,147	6,768	202	1,738	140	874	(9)	(1)	346	2,813	1	5	0	41	-	0	-	-	338	1,745	0	1	11	119	2,842		
2. Travel, conveyance and vehicle running expenses	0	10	(2)	1	(2)	0	(2)	1	16	171	12	100	28	271	(11)	60	(2)	35	0	(0)	(14)	104	(0)	0	(0)	2	-	0	-	-	85	163	0	0	(1)	5	99	545	96	595
3. Training expenses	0	1	0	0	0	0	0	0	3	5	2	3	5	8	1	2	1	1	1	(0)	2	3	0	0	0	0	-	-	-	-	-	1	2	0	0	0	8	13	8	13
4. Rates, rates & taxes	(11)	44	(1)	3	(2)	0	(1)	3	(94)	377	(20)	322	(80)	699	(75)	154	(20)	80	0	(0)	(104)	243	(0)	1	(1)	4	0	0	-	-	58	(549)	0	0	(3)	12	(142)	400	(154)	406
5. Repairs	0	42	(3)	2	(2)	0	(2)	2	24	257	18	140	42	397	(14)	100	(4)	40	(0)	(0)	(19)	158	(0)	0	(0)	2	-	0	-	-	(0)	103	0	0	(3)	12	16	672	16	717
6. Printing & stationery	1	21	(0)	1	0	0	(0)	1	21	151	15	86	36	237	(3)	58	0	20	(0)	(0)	(2)	86	(0)	0	0	1	-	0	-	-	1	49	0	0	(0)	7	35	382	36	404
7. Communication expenses	3	21	0	1	0	0	0	1	38	171	25	99	63	269	1	69	2	33	(0)	(0)	4	301	0	0	0	2	-	0	-	-	7	65	0	0	(0)	6	74	444	77	466
8. Legal & professional charges	6	22	0	1	0	0	0	1	219	561	58	184	277	795	14	81	9	41	(0)	(0)	23	322	0	0	1	2	-	-	-	-	20	81	0	0	1	6	321	976	328	1,600
9. Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	0	1	0	0	0	0	0	3	11	2	6	5	17	1	4	0	2	(0)	(0)	(0)	1	7	0	0	0	0	-	-	-	-	1	4	0	0	0	7	29	8	30	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(g) in any other capacity	(0)	-	(0)	-	(0)	-	(0)	-	100	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-			
10. Advertisement and publicity	3	23	(0)	1	0	0	(0)	1	1,224	1,380	1,210	1,288	2,462	2,659	0	62	2	41	(0)	(0)	2	123	0	0	0	2	-	-	-	-	7	269	0	0	(0)	6	2,462	2,639	2,462	2,862
11. Talent & Bank Charges	10	31	0	2	0	0	0	2	107	377	66	162	171	438	34	113	15	57	(0)	(0)	35	170	0	0	1	1	-	-	-	-	32	113	0	0	1	8	247	231	257	300
12. Depreciation	9	42	0	3	0	0	0	3	107	379	68	221	174	603	12	154	10	78	(0)	(0)	23	232	0	0	1	4	-	-	-	-	24	155	0	0	1	11	222	1,802	221	1,946
13. Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14. Business Development and Sales Promotion Expenses	1	5	(3)	0	0	0	(0)	0	8	42	5	24	14	66	(1)	17	0	9	(0)	(0)	(0)	26	(0)	0	0	0	-	-	-	-	1	17	0	0	(0)	1	14	111	15	116
15. Information Technology Expenses	30	89	1	6	0	0	1	6	319	803	196	468	515	1,272	75	336	45	385	(0)	(0)	120	491	0	1	3	8	-	-	-	-	96	328	0	0	5	22	739	2,132	776	2,217
16. Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Services charges	3	3	0	0	0	0	0	0	(815)	1,627	581	1,468	(24)	3,124	11	123	(25)	383	(0)	(0)	(14)	227	0	0	0	0	-	-	-	-	733	2,959	0	0	1	1	465	6,311	488	6,314
Miscellaneous Expenses	15	35	2	1	0	1	2	2	75	75	1,038	3,878	1,112	3,953	31	50	17	14	(0)	(0)	48	64	0	0	2	4	0	1	-	-	22	117	0	0	(2)	3	1,182	4,342	1,200	4,179
TOTAL	184	873	5	52	1	3	6	55	2,615	10,625	4,108	10,940	6,723	21,585	268	3,150	185	1,620	(9)	(1)	453	4,769	1	9	16	74	0	2	-	-	1,409	5,462	1	1	9	219	6,612	32,121	8,803	33,050
In India	184	873	5	52	1	3	6	55	2,615	10,625	4,108	10,940	6,723	21,585	268	3,150	185	1,620	(9)	(1)	453	4,769	1	9	16	74	0	2	-	-	1,409	5,462	1	1	9	219	6,612	32,121	8,803	33,050
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes:
(1) Some of expenses in excess of one percent of the total premium (less reinsurance) or its 2,00,000 whichever is higher, shall be shown as a separate line item.
(2) Separate disclosure to be made for reinsurance/arrangements which contribute more than 10 percent of the total gross direct premium.
(3) 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 Expenses".

