

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 Workers' Compensation/ 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 2020 June 2022 | Up to the quarter 2020 June 2022 | For the Quarter 2021 June 2022 | Up to the quarter 2021 June 2022 | For the Quarter 2022 June 2022 | Up to the quarter 2022 June 2022 | For the Quarter 2020 June 2022 | Up to the quarter 2020 June 2022 | For the Quarter 2021 June 2022 | Up to the quarter 2021 June 2022 | For the Quarter 2022 June 2022 | Up to the quarter 2022 June 2022 | For the Quarter 2020 June 2022 | Up to the quarter 2020 June 2022 | For the Quarter 2021 June 2022 | Up to the quarter 2021 June 2022 | For the Quarter 2022 June 2022 | Up to the quarter 2022 June 2022 | For the Quarter 2020 June 2022 | Up to the quarter 2020 June 2022 | For the Quarter 2021 June 2022 | Up to the quarter 2021 June 2022 | For the Quarter 2022 June 2022 | Up to the quarter 2022 June 2022 | For the Quarter 2020 June 2022 | Up to the quarter 2020 June 2022 | For the Quarter 2021 June 2022 | Up to the quarter 2021 June 2022 | For the Quarter 2022 June 2022 | Up to the quarter 2022 June 2022 | For the Quarter 2020 June 2022 | Up to the quarter 2020 June 2022 | For the Quarter 2021 June 2022 | Up to the quarter 2021 June 2022 | For the Quarter 2022 June 2022 | Up to the quarter 2022 June 2022 | | | | | | |
| | 1. Employees' remuneration & welfare benefits | 98 | 98 | 6 | 6 | 0 | 0 | 7 | 7 | 1,322 | 1,322 | 1,010 | 1,010 | 2,332 | 2,332 | 487 | 487 | 224 | 224 | (0) | (0) | 711 | 711 | 2 | 2 | 29 | 29 | 3 | 3 | - | - | 125 | 125 | 0 | 0 | 36 | 36 | 2,237 | | | 2,237 | 3,245 |
| 2. Travel, conveyance and vehicle running expenses | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 72 | 72 | 95 | 95 | 127 | 127 | 26 | 26 | 12 | 12 | (0) | (0) | 39 | 39 | 0 | 0 | 2 | 2 | 0 | 0 | - | - | 13 | 13 | 0 | 0 | 2 | 2 | 182 | 182 | 187 | 187 | | |
| 3. Training expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 3 | 2 | 2 | 5 | 5 | 1 | 1 | 0 | 0 | (0) | (0) | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 6 | 6 | 6 | 6 | | | | |
| 4. Rents, rates & taxes | 10 | 10 | 1 | 1 | 0 | 0 | 1 | 1 | 121 | 121 | 97 | 97 | 218 | 218 | 40 | 40 | 24 | 24 | (0) | (0) | 60 | 60 | 0 | 0 | 3 | 3 | 0 | 0 | - | - | 394 | 394 | 0 | 0 | 4 | 4 | 607 | 607 | 698 | 698 | | |
| 5. Repairs | 7 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 96 | 96 | 74 | 74 | 170 | 170 | 36 | 36 | 16 | 16 | (0) | (0) | 52 | 52 | 0 | 0 | 2 | 2 | 0 | 0 | - | - | 9 | 9 | 0 | 0 | 3 | 3 | 236 | 236 | 244 | 244 | | |
| 6. Printing & stationery | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 66 | 66 | 53 | 53 | 119 | 119 | 24 | 24 | 12 | 12 | (0) | (0) | 36 | 36 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 6 | 6 | 0 | 0 | 2 | 2 | 165 | 165 | 170 | 170 | | |
| 7. Communication expenses | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 57 | 57 | 44 | 44 | 101 | 101 | 21 | 21 | 10 | 10 | (0) | (0) | 31 | 31 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 5 | 5 | 0 | 0 | 2 | 2 | 140 | 140 | 144 | 144 | | |
| 8. Legal & professional charges | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | (20) | (20) | (32) | (32) | (57) | (57) | 11 | 11 | 5 | 5 | (0) | (0) | 15 | 15 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 171 | 171 | 0 | 0 | 1 | 1 | 132 | 132 | 134 | 134 | | |
| 9. Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| (a) as auditor | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 3 | 3 | 1 | 1 | 0 | 0 | (0) | (0) | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 5 | 5 | 5 | 5 | | | | |
| (b) as advisor or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | |
| (c) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | |
| (d) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | |
| (e) Management services, and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | |
| (f) in any other capacity | 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 | 1 | 1 | | | | |
| 10. Advertisement and publicity | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 2,029 | 2,029 | 2,094 | 2,094 | 4,104 | 4,104 | 22 | 22 | 11 | 11 | (0) | (0) | 34 | 34 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 6 | 6 | 0 | 0 | 2 | 2 | 6,147 | 6,147 | 6,152 | 6,152 | | |
| 11. Interest & Bank Charges | 13 | 13 | 1 | 1 | 0 | 0 | 1 | 1 | 174 | 174 | 133 | 133 | 307 | 307 | 64 | 64 | 29 | 29 | (0) | (0) | 94 | 94 | 0 | 0 | 4 | 4 | 0 | 0 | - | - | 16 | 16 | 0 | 0 | 5 | 5 | 426 | 426 | 440 | 440 | | |
| 12. Depreciation | 6 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 74 | 74 | 58 | 58 | 132 | 132 | 28 | 28 | 13 | 13 | (0) | (0) | 41 | 41 | 0 | 0 | 2 | 2 | 0 | 0 | - | - | 7 | 7 | 0 | 0 | 2 | 2 | 185 | 185 | 191 | 191 | | |
| 13. Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 14. Business Development and Sales Promotion Expenses | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 13 | 10 | 10 | 22 | 22 | 5 | 5 | 2 | 2 | (0) | (0) | 7 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 1 | 1 | 0 | 0 | 0 | 0 | 31 | 31 | 32 | 32 | | |
| 15. Information Technology Expenses | 17 | 17 | 1 | 1 | 0 | 0 | 1 | 1 | 224 | 224 | 171 | 171 | 395 | 395 | 83 | 83 | 38 | 38 | (0) | (0) | 120 | 120 | 0 | 0 | 5 | 5 | 0 | 0 | - | - | 21 | 21 | 0 | 0 | 3 | 3 | 545 | 545 | 563 | 563 | | |
| 16. Goods and Services Tax (GST) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 17. Others (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| Service charges | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 31 | 31 | 30 | 30 | 61 | 61 | 2 | 2 | 1 | 1 | (0) | (0) | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 344 | 344 | 0 | 0 | 0 | 0 | 0 | 0 | 407 | 407 | | |
| Miscellaneous Expenses | 2 | 2 | (0) | (0) | (0) | (0) | (0) | (0) | 4 | 4 | 3 | 3 | 8 | 8 | 2 | 2 | 1 | 1 | (0) | (0) | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 21 | 21 | 0 | 0 | 0 | 0 | 32 | 32 | | | | |
| Administration Charges - Contingence Followed | 14 | 14 | 1 | 1 | 0 | 0 | 1 | 1 | - | - | - | - | - | - | 15 | 15 | 0 | 0 | (0) | (0) | 15 | 15 | 0 | 0 | 3 | 3 | 2 | 2 | - | - | - | - | - | - | 1 | 1 | 21 | 21 | | | | |
| TOTAL | 189 | 189 | 12 | 12 | 1 | 1 | 13 | 13 | 5,294 | 5,294 | 4,753 | 4,753 | 10,046 | 10,046 | 872 | 872 | 39 | 39 | 399 | 399 | (0) | (0) | 1,272 | 1,272 | 3 | 3 | 54 | 54 | 6 | 6 | - | - | 1,139 | 1,139 | 0 | 0 | 63 | 63 | 12,583 | 12,583 | 12,768 | 12,768 |
| In India | 189 | 189 | 12 | 12 | 1 | 1 | 13 | 13 | 5,294 | 5,294 | 4,753 | 4,753 | 10,046 | 10,046 | 872 | 872 | 39 | 39 | 399 | 399 | (0) | (0) | 1,271 | 1,271 | 3 | 3 | 54 | 54 | 6 | 6 | - | - | 1,139 | 1,139 | 0 | 0 | 63 | 63 | 12,583 | 12,583 | | |
| Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |

Notes:
(1) Some of expenses in excess of one percent of the total premium (less reinsurance) or Rs.2,00,000 whichever is higher, shall be shown as a separate line item.
(2) Separate disclosure to be made for expense/sub-expense which contributes 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 are to be shown as "Outsourcing Expenses".

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Total Motor | | Health | | Personal Accident | | Overseas Travel Insurance | | Total Health | | Miscellaneous | | Public/ Product Liability | | Engineering | | Aviation | | Crop Insurance | | Other segments (B) - EBITDA Credit | | Other Miscellaneous segments | | Total Miscellaneous | | Grand Total | Grand Total | | |
|--|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|---------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|---------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|-------------------------|------------------------------|------------------------------------|------------------------------|------------------------------|------------------------------|-------------------------|------------------------------|--------------|--------------|--------------|--------------|
| | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | For the quarter June 21 | up to the Quarter of June 21 | | | | |
| 1 Employees' remuneration & welfare benefits | 146 | 146 | 15 | 15 | 1 | 1 | 15 | 15 | 823 | 823 | 608 | 608 | 1,431 | 1,431 | 839 | 839 | 257 | 257 | (0) | (0) | 1,086 | 1,086 | 2 | 2 | 12 | 12 | 1 | 1 | - | - | 0 | 0 | 0 | 0 | 36 | 36 | 2,598 | 2,598 | 2,720 | 2,720 | | |
| 2 Travel, conveyance and vehicle running expenses | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 15 | 11 | 11 | 26 | 26 | 15 | 15 | 5 | 5 | (0) | (0) | 19 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 12 | 0 | 0 | 1 | 1 | 57 | 57 | 60 | 60 | | | | |
| 3 Training expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | (0) | (0) | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 4 | 4 | 5 | 5 | | | | |
| 4 Rent, rates & taxes | 14 | 14 | 1 | 1 | 0 | 0 | 1 | 1 | 75 | 75 | 57 | 57 | 132 | 132 | 76 | 76 | 26 | 26 | (0) | (0) | 102 | 102 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 969 | 969 | 0 | 0 | 4 | 4 | 1,188 | 1,188 | 1,203 | 1,203 | | |
| 5 Repairs | 18 | 18 | 1 | 1 | 0 | 0 | 2 | 2 | 85 | 85 | 59 | 59 | 145 | 145 | 84 | 84 | 25 | 25 | (0) | (0) | 109 | 109 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 3 | 3 | 0 | 0 | 5 | 5 | 264 | 264 | 284 | 284 | | |
| 6 Printing & stationery | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 16 | 11 | 11 | 27 | 27 | 16 | 16 | 5 | 5 | (0) | (0) | 20 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 48 | 48 | 52 | 52 | |
| 7 Communication expenses | 6 | 6 | 1 | 1 | 0 | 0 | 1 | 1 | 36 | 36 | 26 | 26 | 62 | 62 | 36 | 36 | 11 | 11 | (0) | (0) | 47 | 47 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 2 | 2 | 111 | 111 | 118 | 118 | | |
| 8 Audit & professional charges | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 70 | 70 | 43 | 43 | 113 | 113 | 27 | 27 | 8 | 8 | (0) | (0) | 36 | 36 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | 0 | 0 | 1 | 1 | 150 | 150 | 156 | 156 | | |
| 9 Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| (a) as auditor | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 3 | 3 | 1 | 1 | (0) | (0) | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 9 | 10 | 10 | | | |
| (b) as auditor or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| (c) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| (d) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| (e) Management services, and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| (f) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| (g)out of pocket expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 10 Advertisement and publicity | 8 | 8 | 1 | 1 | 0 | 0 | 1 | 1 | 45 | 45 | 33 | 33 | 78 | 78 | 45 | 45 | 14 | 14 | (0) | (0) | 59 | 59 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | - | - | 0 | 0 | 2 | 2 | 139 | 139 | 146 | 146 | | |
| 11 Interest & Bank Charges | 5 | 5 | 1 | 1 | 0 | 0 | 1 | 1 | 29 | 29 | 22 | 22 | 51 | 51 | 29 | 29 | 9 | 9 | (0) | (0) | 39 | 39 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 91 | 91 | 97 | 97 | | | |
| 12 Depreciation | 16 | 16 | 2 | 2 | 0 | 0 | 2 | 2 | 92 | 92 | 68 | 68 | 160 | 160 | 93 | 93 | 29 | 29 | (0) | (0) | 121 | 121 | 0 | 0 | 1 | 1 | 0 | 0 | - | - | 0 | 0 | 4 | 4 | 287 | 287 | 305 | 305 | | | | |
| 13 Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 14 Business Development and Sales Promotion Expenses | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 7 | 5 | 5 | 12 | 12 | 7 | 7 | 2 | 2 | (0) | (0) | 9 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | 0 | 0 | 0 | 0 | 22 | 22 | 24 | 24 | | |
| 15 Information Technology Expenses | 22 | 22 | 2 | 2 | 0 | 0 | 2 | 2 | 126 | 126 | 93 | 93 | 219 | 219 | 127 | 127 | 39 | 39 | (0) | (0) | 166 | 166 | 0 | 0 | 2 | 2 | 0 | 0 | - | - | - | - | 0 | 0 | 6 | 6 | 393 | 393 | 417 | 417 | | |
| 16 Goods and Services Tax (GST) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 17 Others (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| Service charges | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 416 | 416 | 307 | 307 | 723 | 723 | 6 | 6 | 118 | 118 | (0) | (0) | 124 | 124 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,327 | 1,327 | 1,328 | 1,328 | |
| Miscellaneous Expenses | 12 | 12 | 1 | 1 | 0 | 0 | 1 | 1 | 11 | 11 | 8 | 8 | 19 | 19 | 29 | 29 | 0 | 0 | (0) | (0) | 29 | 29 | 0 | 0 | 1 | 1 | - | - | - | - | 38 | 38 | 0 | 0 | 80 | 80 | 92 | 92 | | | | |
| Administrative Charges - Contingence Reserve | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| TOTAL | 268 | 268 | 28 | 28 | 1 | 1 | 24 | 24 | 1,839 | 1,839 | 1,358 | 1,358 | 3,206 | 3,206 | 1,433 | 1,433 | 949 | 949 | (0) | (0) | 1,873 | 1,873 | 4 | 4 | 20 | 20 | 3 | 3 | 8 | 8 | 0 | 0 | 1,474 | 1,474 | 0 | 0 | 63 | 63 | 6,742 | 6,742 | 7,038 | 7,038 |
| In-Hold | 268 | 268 | 28 | 28 | 1 | 1 | 24 | 24 | 1,839 | 1,839 | 1,358 | 1,358 | 3,206 | 3,206 | 1,433 | 1,433 | 949 | 949 | (0) | (0) | 1,873 | 1,873 | 4 | 4 | 20 | 20 | 3 | 3 | 8 | 8 | 0 | 0 | 1,474 | 1,474 | 0 | 0 | 63 | 63 | 6,742 | 6,742 | 7,038 | 7,038 |
| Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | |

Notes:
(1) Items of expense in excess of any amount of the total premium (less retention) of Rs.5,00,000 (whichever is higher) shall be shown as a separate line item.
(2) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross claim premium.
(3) Expense paid for various outsourcing activities/engagements are to be broken under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses".