FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	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 segments (b) (Trade Credit)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022	For the Quarter 31st December 2022	Up to the Quarter 31st December 2022
1	Employees' remuneration & welfare benefits	89	231	6	18	1	1	7	19	1,096	3,535	981	3,053	2,077	6,587	408	1,479	264	550	(0)	(0)	672	2,029	1	3	10	49	0	1	-	-	582	1,229	0	0	49	102	3,390	10,001	3,486	10,252
2	Travel, conveyance and vehicle running expenses	3	10	0	1	0	0	0	1	32	156	29	135	61	290	11	65	10	24	(0)	(0)	20	89	0	0	0	2	0	0	-	-	73	13	0	0	2	5	156	400	159	411
3	Training expenses	3	3	0	0	0	0	0	0	38	42	33	36	71	78	16	17	6	6	(0)	(0)	22	24	0	0	1	1	0	0	-	-	13	14	(0)	-	1	1	108	117	111	120
4	Rents, rates & taxes	5	19	0	1	0	0	0	2	71	283	64	245	135	528	27	119	8	44	(0)	(0)	35	163	0	0	1	4	0	0	-	-	49	502	0	0	3	8	223	1,205	229	1,225
5	Repairs	4	13	0	1	0	0	0	1	50	204	46	176	96	380	18	85	14	32	(0)	(0)	32	117	0	0	0	3	0	0	-	-	31	69	0	0	2	6	162	575	167	590
6	Printing & stationery	5	11	0	1	0	0	0	1	58	169	54	152	113	321	22	70	16	31	(0)	(0)	37	100	0	0	1	2	0	0	-	-	29	56	0	0	2	5	182	485	187	497
7	Communication expenses	1	10	0	1	0	0	0	1	4	150	6	130	10	280	(1)	63	6	23	(0)	(0)	5	86	0	0	(0)	2	0	0	-	-	16	52	0	0	1	4	32	425	33	435
8	Legal & professional charges	4	10	0	1	0	0	0	1	210	328	205	308	415	636	17	61	11	23	(0)	(0)	28	84	0	0	0	2	0	0	-	-	(157)	50	0	0	2	4	288	777	292	787
9	Auditors' fees, expenses etc.																																								
	(a) as auditor	0	0	0	0	(0)	-	0	0	1	7	1	6	2	12	0	3	0	1	(0)	(0)	1	4	0	0	(0)	0	(0)	-	-	-	1	2	(0)	-	0	0	4	19	4	19
	(b) as adviser or in any other capacity, in respect of																																								
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)
	(d)out of pocket expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	(0)	(0)	0	0	-	-	-	-	-	-	-	-	0	0	-	-	-	-	6	0	0	0
10	Advertisement and publicity	(26)	(38)	(2)	(1)	(0)	(0)	(2)	(2)	2,866	8,498	2,624	8,527	5,791	17,035	(174)	(121)	(59)	(45)	0	0	(234)	(166)	(0)	(0)	(6)	(4)	(0)	(0)	-	-	(127)	(97)	(0)	(0)	(11)	(8)	5,412	16,759	5,384	16,738
11	Interest & Bank Charges	6	27	0	2	0	0	0	2	53	407	51	352	104	759	15	170	22	63	(0)	(0)	37	234	0	0	(0)	6	0	0	-	-	51	137	0	0	4	12	195	1,148	202	1,176
12	Depreciation	5	14	0	1	0	0	0	1	66	208	59	180	124	387	24	87	16	32	(0)	(0)	40	119	0	0	1	3	0	0	-	-	35	70	0	0	3	6	203	586	209	601
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Assist trainees)	8	8	1	1	0	0	1	1	116	116	100	100	216	217	49	49	18	18	(0)	(0)	67	67	0	0	2	2	0	0	-	-	39	39	0	0	3	3	327	328	335	336
15	Recruitment Expenses	0	1	0	0	0	0	0	0	3	16	3	14	6	29	1	7	1	2	(0)	(0)	2	9	-	0	0	0	-	-	-	-	2	5	-	-	0	0	10	44	10	46
16	Membership & Subscription	0	1	0	0	0	0	0	0	3	18	3	16	6	34	1	8	1	3	(0)	(0)	2	11	0	0	0	0	-	-	-	-	2	6	-	-	0	1	10	52	11	52
17	Information Technology Expenses	20	34	1	3	0	0	2	3	272	521	238	450	510	971	109	218	52	81	(0)	(0)	160	299	0	0	3	7	0	0	-	-	115	176	0	0	8	15	798	1,470	819	1,506
18	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Others (to be specified)a																																								
	Service charges	3	3	0	0	0	0	0	0	42	46	36	40	78	85	(37)	19	7	58	(0)	(0)	(30)	78	0	0	1	1	0	0	-	-	1,464	3,209	(0)	-	1	1	1,514	3,374	1,517	3,377
	Miscellaneous Expenses	37	37	14	13	1	1	15	14	7	6	14	14	21	20	60	60	19	19	(0)	(0)	79	80	0	0	6	5	3	3	-	-	107	156	(0)	-	(6)	(7)	209	217	260	309
	Administration Charges - Coinsurance Follower	(19)	-	(2)	-	(1)	-	(3)	-	-	-	-	-	-	-	(57)	-	(1)	-	(0)	-	(58)	-	(0)	-	(5)	-	(2)	-	-	-	-	-	-	-	(2)	-	(67)	-	(69)	-
	TOTAL	**147**	**413**	**21**	**42**	**2**	**3**	**22**	**45**	**4,988**	**14,710**	**4,848**	**13,942**	**9,836**	**28,652**	**507**	**2,460**	**409**	**968**	**(0)**	**(0)**	**915**	**2,427**	**2**	**5**	**13**	**85**	**1**	**3**	**-**	**-**	**2,327**	**5,688**	**0**	**1**	**63**	**159**	**13,157**	**38,021**	**13,326**	**38,478**
	In India	147	413	21	42	2	3	22	45	4,988	14,710	4,848	13,942	9,836	28,652	507	2,460	409	968	(0)	(0)	915	2,427	2	5	13	85	1	3	-	-	2,327	5,688	0	1	63	159	13,157	38,021	13,326	38,478
	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"

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous																								Grand Total	Grand Total
																								Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b) (Trade Credit)		Other Miscellaneous segments		Total Miscellaneous					
		For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021	For the Quarter 31st December 2021	Up to the Quarter 31st December 2021
1	Employees' remuneration & welfare benefits	55	362	1	26	0	1	1	28	1,328	2,956	760	1,664	2,088	4,620	50	1,536	374	731	(0)	(1)	425	2,267	0	5	12	32	(1)	0	-	-	447	1,418	0	0	31	108	3,003	8,450	3,059	8,840
2	Travel, conveyance and vehicle running expenses	11	19	1	1	0	0	1	1	112	155	63	87	176	242	41	80	29	38	(0)	(0)	70	119	0	0	1	2	(0)	0	-	-	6	77	0	0	4	6	257	446	268	466
3	Training expenses	(0)	0	(0)	0	(0)	0	(0)	0	1	2	0	1	1	3	(0)	1	0	0	0	(0)	(0)	1	(0)	0	0	0	(0)	-	-	-	0	1	-	0	0	0	1	5	1	5
4	Rents, rates & taxes	26	56	2	4	0	0	2	4	288	441	260	347	548	787	91	230	70	118	(0)	(0)	170	347	0	1	3	5	(0)	0	-	-	(665)	(607)	0	0	10	17	66	551	94	610
5	Repairs	7	42	(0)	2	0	0	(0)	2	93	233	50	122	143	355	(1)	123	25	53	(0)	(0)	24	176	(0)	0	1	3	(0)	0	-	-	27	109	0	0	3	13	197	656	204	700
6	Printing & stationery	5	19	0	1	0	0	0	1	41	130	43	71	103	201	12	60	18	29	(0)	(0)	30	89	0	0	1	1	(0)	0	(0)	-	19	48	0	0	2	8	156	347	161	368
7	Communication expenses	4	18	0	1	0	0	0	1	66	132	37	74	103	206	8	67	16	30	(0)	(0)	24	97	0	0	1	1	(0)	0	-	-	21	58	0	0	2	6	151	370	155	388
8	Legal & professional charges	5	16	0	1	0	0	0	1	156	362	22	126	178	488	14	67	19	32	(0)	(0)	33	99	0	0	1	1	(0)	-	-	-	27	61	0	0	2	5	240	615	245	672
9	Auditors' fees, expenses etc.																																																
	(a) as auditor	0	1	0	0	0	0	0	0	3	8	2	4	5	12	0	4	1	2	(0)	(0)	1	6	(0)	0	0	0	(0)	-	-	-	1	4	0	0	0	0	7	22	8	23
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	0	-	0	-	-	-	0	-	1	-	1	-	2	-	1	-	0	-	-	-	1	-	-	-	0	-	-	-	-	-	1	-	-	-	0	-	3	-	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(0)	-	(0)	-	(0)	-	(0)	-	(1)	-	(0)	-	(1)	-	(1)	0	(0)	-	(0)	(0)	(1)	-	(0)	-	(0)	-	(0)	-	-	-	(0)	-	(0)	-	(0)	-	(2)	-	(2)	-
	(d)out of pocket expenses	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0	(0)	(0)	1	0	0	0	0	0	0	-	-	-	0	0	0	0	0	0	2	1	2	1
10	Advertisement and publicity	9	19	1	1	0	0	1	1	103	158	58	89	161	247	32	82	27	39	(0)	(0)	59	121	0	0	1	2	(0)	-	-	-	43	102	0	0	3	6	267	477	277	488
11	Interest & Bank Charges	5	21	0	2	0	0	0	2	86	170	49	96	135	266	11	88	24	42	(0)	(0)	35	130	0	0	1	2	(0)	-	-	-	31	82	0	0	2	6	204	486	209	538
12	Depreciation	2	33	(0)	2	0	0	(0)	3	108	273	62	153	171	426	(8)	142	31	67	(0)	(0)	23	209	(0)	0	1	3	(0)	-	-	-	33	131	0	0	2	10	229	779	232	815
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	0	0	0	0	(0)	(0)	(0)	(0)	1	1	0	0	1	1	0	0	0	0	(0)	(0)	1	0	(0)	0	0	0	0	0	-	-	0	0	0	0	0	0	2	1	2	2
15	Recruitment Expenses	(1)	2	-0.08	0	-	0	(0)	0	1.02	15	0.68	8	2	23	-4.78	8	0.64	4	-	-	(4)	11	-0.02	0	-	0	-0.01	-	-	-	-1.09	7	-	-	-0.11	1	(4)	42	(5)	43
16	Membership & Subscription	1	2	0	0	0	0	0	0	11	19	6	11	17	29	3	10	3	5	-	-	6	14	0.03	0	0	0	-0	-	-	-	4	9	-	-	0	1	28	54	29	56
15	Information Technology Expenses	4	59	(0)	4	0	0	(0)	5	192	484	110	272	302	756	(15)	251	56	120	(0)	(0)	41	371	(0)	1	2	5	(0)	-	-	-	58	232	0	0	4	18	407	1,383	411	1,447
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)																																																
	Service charges	(148)	-	0	-	0	-	0	-	1,013	2,472	172	886	1,185	3,358	31	112	13	129	(0)	-	44	241	0	-	0	-	0	-	-	-	1,135	2,226	0	-	0	-	2,364	5,826	2,217	5,826
	Miscellaneous Expenses	(96)	19	(9)	(3)	(0)	0	(9)	(0)	(528)	0	2,548	2,840	2,019	2,841	(481)	19	(116)	(3)	0	(0)	(587)	16	(1)	-	(5)	2	(0)	1	-	-	(282)	95	(0)	-	(25)	1	1,109	2,953	1,804	2,975
	Administration Charges - Coinsurance Follower																																																
	TOTAL	**(109)**	**689**	**(4)**	**47**	**0**	**2**	**(4)**	**49**	**3,095**	**8,011**	**4,244**	**6,853**	**7,339**	**14,864**	**(217)**	**2,882**	**600**	**1,436**	**(0)**	**(1)**	**383**	**4,317**	**(1)**	**8**	**19**	**59**	**(1)**	**2**	**(0)**	**-**	**904**	**4,053**	**0**	**0**	**42**	**206**	**8,685**	**23,508**	**8,571**	**24,246**
	In India	(109)	689	(4)	47	0	2	(4)	49	3,095	8,011	4,244	6,853	7,339	14,864	(217)	2,882	600	1,436	(0)	(1)	383	4,317	(1)	8	19	59	(1)	2	(0)	-	904	4,053	0	0	42	206	8,685	23,508	8,571	24,246
	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"