## FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FI	FIRE		Marine Cargo Marine		ne Hull	Total M	Marine_	Mot	or OD	Motor TP		Total Motor		Health		Personal Accident		Travel 1	Insurance	Total I	<u>Health</u>
	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
Employees' remuneration & welfare benefits	(94)	138	6	24	1	2	7	26	1,277	4,812	1,269	4,322	2,546	9,134	660	2,139	517	1,068	-	(0)	1,177	3,207
2 Travel, conveyance and vehicle running expenses	(4)	6	0	1	0	0	0	1	65	221	64	198	129	419	33	98	25	49	-	(0)	58	147
3 Training expenses	(2)	1	. (0)	0	0	0	0	0	(2)	40	0	36	(1)	76	0	18	2	9	-	(0)	3	27
4 Rents, rates & taxes	(6)	12	0	2	0	0	0	2	81	364	99	344	180	708	44	163	56	100	-	(0)	100	263
5 Repairs	(5)	8	0	1	0	0	0	1	73	277	73	249	146	526	38	123	30	61	-	(0)	68	185
6 Printing & stationery	(5)	6		1	0	0	0	1	34	203	37	189	71	392	20	89	19	49	-	(0)	38	139
7 Communication expenses	(4)	6	0	1	0	0	0	1	56	207		185	112	392	29	92	22	46	-	(0)	51	138
8 Legal & professional charges	(3)	6		1	0	0	0	1	469	797	(110)	198	359	995	37	98	26	49	-	(0)	63	147
9 Auditors' fees, expenses etc.																						
(a) as auditor	(0)	0	0	0	-	-	0	0	3	10	3	9	7	19	2	4	1	2	-	(0)	3	7
(b) as adviser or in any other capacity, in respect of																				1.		
(i) Taxation matters		-	-		-	-	-	-	-	-			-	-	-	-	-	-	-	(0)	-	(0)
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(iii) Management services; and		-	-		-	-	-	-	-	-			-	-	-	-	-	-	-	(0)	-	(0)
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	(0)	-	(0)
(d)out of pocket expenses	(0)	-	-	-	-	-	-	-	(0)	0	-	0	(0)	0	-	0	-	0	-	(0)	-	0
10 Advertisement and publicity	239	220	40	38	3	3	43	41	(806)	7,692	(1,629)	6,909	(2,435)	14,601	3,541	3,420	1,751	1,706	-	0	5,292	5,126
11 Interest & Bank Charges	(8)	18	1	3	0	0	1	3	228	635	219	570	447	1,206	112	282	78	141	-	(0)	190	423
12 Depreciation	(4)	10	1	2	0	0	1	2	137	345	130	310	267	654	66	153	44	76	-	(0)	110	230
13 Brand/Trade Mark usage fee/charges		-	-		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent trainning)	(2)	5	0	1	0	0	0	1	75	191	71	172	146	363	36	85	24	42	-	(0)	61	127
15 Recruitment Expenses	(0)	1	. 0	0	-	0	0	0	6	22	6	20	13	42	3	10	2	5	-	(0)	6	15
16 Membership & Subscription	(0)	1	. 0	0	-	0	0	0	7	25	6	22	13	47	3	11	3	6	-	(0)	6	17
17 Information Technology Expenses	(8)	27	2	5	0	0	2	5	407	928	383	834	790	1,762	194	413	125	206	-	(0)	319	619
18 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Others (to be specified)a																						
Service charges	(3)	-	(0)	-	(0)	-	(0)	-	(46)	-	(40)	-	(85)	-	127	147	(5)	53	-	(0)	122	200
Miscellaneous Expenses	1	5	(1)	9	(0)	-	(1)	9	3	9	(13)	1	(10)	10	0	4	(16)	2	-	(0)	(15)	6
Administration Charges - Coinsurance Follower	16	49	0	4	1	2	1	5	-	-	38	38	38	38	127	184	0	2	-	-	127	186
TOTAL	106	519	51	93	6	9	57	102	2,068	16,777	663	14,605	2,731	31,382	5,074	7,534	2,705	3,672		(0)	7,779	11,206
In India	106	519	51	93	6	9	57	102	2,068	16,777	663	14,605	2,731	31,382	5,074	7,534	2,705	3,672	-	(0)	7,779	11,206
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 pade or various outsource) activities/arrangement are to be booked under relevant line item on the basis of nature disruckes availed and not to be shown as "Outsourcing Expenses"

## FORM NL-7-OPERATING EXPENSES SCHEDULI (\*\*In Labhs)

	-	Miscellaneous														1			
	Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Avia	ation	Crop In	surance	Other see	gments (b) Credit)	Other Miscellaneous segment		Total Miscellaneous		Gran	d Total
		For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
1	Employees' remuneration & welfare benefits	2	5	10	60	11	12	-	-	630	1,859	3	4	63	165	4,443	14,445	4,357	14,608
2	Travel, conveyance and vehicle running expenses	0	0	1	3	1	1	1	-	99	112	0	0	3	8	290	689	286	697
3	Training expenses	-	0	(0)	1	0	0	-	-	1	16	0	0	0	1	3	120	1	122
4	Rents, rates & taxes	0	0	1	5	1	1	-	-	82	584	0	0	7	15	370	1,575	364	1,589
5	Repairs	0	0	1	3	1	1	-	-	38	107	0	0	4	10	257	832	252	841
6	Printing & stationery	0	0	0	3	0	0	-	-	21	78	0	0	2	7	133	618	128	625
7	Communication expenses	0	0	0	3	0	1	-	-	28	79	0	0	3	7	195	620	191	627
8	Legal & professional charges	0	0	1	3	1	1	-	-	36	85	0	0	3	8	462	1,239	459	1,246
9	Auditors' fees, expenses etc.																		
	(a) as auditor	-	0	0	0	0	0		-	2	4	0	0	0	0	11	30	11	30
	(b) as adviser or in any other capacity, in respect of																		
	(i) Taxation matters		-	-	-	-			-	-	-	-	-	-	-		(0)	-	(0
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-		(0)	-	(0)
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-		-	(0)	-	(0)
	(c) in any other capacity	-	-		-	-		-	-		-		-			-	(0)		(0)
	(d)out of pocket expenses	-	-		-	-		-	-	0	0		-			(0)	0	(0)	0
10	Advertisement and publicity	8	8	100	96	19	19	-	-	3,069	2,971	6	6	273	264	6,331	23,091	6,613	23,352
11	Interest & Bank Charges	0	1	2	8	1	2	-	-	108	245	0	0	10	22	759	1,907	752	1,928
12	Depreciation	0	0	1	4	1	1	-	-	63	133	0	0	6	12	449	1,035	446	1,047
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	0	0	1	2	0	0		-	35	74	0	0	3	7	247	574	245	581
15	Recruitment Expenses	0	0	0	0	0	0		-	3	9	0	0	0	1	22	66	22	67
16	Membership & Subscription	0	0	0	0	0	0	-	-	3	10	0	0	0	1	23	74	22	75
17	Information Technology Expenses	0	1	4	12	2	2	-	-	183	359	1	1	17	32	1,317	2,786	1,311	2,818
18	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Others (to be specified)a																		
L	Service charges	(0)	-	(1)	-	(0)	-		-	1,238	4,446	-	-	(1)	-	1,273	4,646	1,269	4,646
	Miscellaneous Expenses	(0)	(0)	(0)	(1)	0	0	-	-	(166)	(10)	0	0	8	(1)	(184)	4	(183)	18
	Administration Charges - Coinsurance Follower	-	-	0	6	1	3	-	-	-	-	-	-	1	4	167	237	184	291
	TOTAL	11	17	121	207	39	43	-	-	5,472	11,159	12	12	402	562	16,567	54,588	16,730	55,208
	In India	11	17	121	207	39	43	-	-	5,472	11,159	12	12	402	562	16,567	54,588	16,730	55,208
Ĭ	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	FIRE		Marin	e Cargo	Marine	e Hull	Total N	farine	Moto	or OD	Mot	or TP	Total	Motor	He	salth	Personal	Accident	Travel I	nsurance	Total	Health
	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022
Employees' remuneration & welfare benefits	113	476	3	29	0	2	3	31	1,319	4,275	828	2,492	2,147	6,768	202	1,738	145	876	(0)	(1)	346	2,61
2 Travel, conveyance and vehicle running	0	19	(0)	1	(0)	0	(0)	1	16	171	12	100	28	271	(11)	69	(3)	35	0	(0)	(14)	104
3 Training expenses	0	1	0	0	0	0	0	0	3	5	2	3	5	8	1	2	1	1	(0)	(0)	2	
4 Rents, rates & taxes	(11)	44	(1)	3	(0)	0	(1)	3	(64)	377	(25)	322	(89)	699	(75)	154	(29)	89	0	(0)	(104)	243
5 Repairs	) o	42	(0)	2	(0)	0	(0)	2	24	257	18	140	42	397	(14)	109	(4)	49	(0)	(0)	(19)	
6 Printing & stationery	1	21	(0)	1	0	0	(0)	1	21	151	15	86	36	237	(3)	58	0	29	(0)	(0)	(2)	86
7 Communication expenses	3	21	0	1	0	0	0	1	38	171	25	99	63	269	1	69	2	33	(0)	(0)	4	101
8 Legal & professional charges	6	22	0	1	0	0	0	1	219	581	58	184	277	766	14	81	9	41	(0)	(0)	23	122
9 Auditors' fees, expenses etc.													-	-								ĺ
(a) as auditor	0	1	0	0	0	0	0	0	3	11	2	6	5	17	1	4	0	2	(0)	(0)	1	i .
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-			-	-	-	-	-	-		(0)		-	-	0	-	-	-
(d)out of pocket expenses	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	0	-	(0)	1 -
10 Advertisement and publicity	3	22	(0)	1	0	0	(0)	1	1,234	1,392	1,219	1,308	2,453	2,699	0	82	2	41	(0)	(0)	2	123
11 Interest & Bank Charges	10	31	0	2	0	0	0	2	107	277	66	162	173	439	24	113	15	57	(0)	(0)	39	170
12 Depreciation	9	42	0	3	0	0	0	3	107	379	68	221	174	600	12	154	10	78	(0)	(0)	23	232
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		1 -
14 Business Development and Sales Promotion Expenses (Agent trainning)	(0)	(0)	(0)	(0)	0	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(2)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(1)	(1
15 Recruitment Expenses	0	2	(0)	0	-	0	(0)	0	3	17	2	10	5	27	(1)	7	(0)	4	-	-	(1)	1
16 Membership & Subscription	1	3	0	0	-	0	0	0	7	26	4	15	11	41	1	10	1	5	-	-	1	16
15 Information Technology Expenses	30	89	1	6	0	0	1	6	319	803	196	468	515	1,272	75	326	45	165	(0)	(0)	120	491
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		1 -
17 Others (to be specified)																						
Service charges	3	3	0	0	0	0	0	0	(815)	1,657	581	1,468	(234)	3,124	11	123	(25)	103	(0)	(0)	(14)	227
Miscellaneous Expenses	58	10	8	(1)	1	0	9	(1)	75	75	(1,190)	41	(1,115)	116	778	30	390	14	(0)	(0)	1,168	44
Administration Charges - Coinsurance Follower	(42)	25	(7)	3	(0)	1	(7)	3	-	-	2,228	3,837	2,228	3,837	(747)	19	(373)	0	-	-	(1,120)	19
TOTAL	184	873	5	52	1	3	6	55	2,615	10,625	4,108	10,960	6,723	21,585	268	3,150	185	1,620	(0)	(1)	453	4,769
In India	184	873	5	52	1	3	6	55	2,615	10,625	4,108	10,960	6,723	21,585	268	3,150	185	1,620	(0)	(1)	453	4,769
Outside India			-	-	-		-	-		-	-	-	-	-	-		-	-	-	-	-	1 -

Notes:
(a) Items of expenses in excess of one percent of the total preniums (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"

(₹ In Lakhs)

			aneous																
	Particulars	Workmen's Compensation/ Employer's liability		ility		Engineering			ation		surance	(Trade	gments (b) : Credit)	Other Miscellaneous segments		Total Miscellaneous			d Total
		For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022
1	Employees' remuneration & welfare benefits	1	5	9	41	-	0	-	-	328	1,745	0	1	11	119	2,842	11,292	2,959	11,799
2	Travel, conveyance and vehicle running expenses	(0)	0	(0)	2	-	0	-	-	85	163	0	0	(1)	5	99	545	98	565
3	Training expenses	0	0	0	0	-	-	-	-	1	2	0	0	0	0	8	13	8	13
4	Rents, rates & taxes	(0)	1	(1)	4	0	0	-	-	58	(549)	0	0	(5)	12	(142)	409	(154)	456
5	Repairs	(0)	0	(0)	2	-	0	-	-	(6)	103	0	0	(1)	12	16	672	16	717
6	Printing & stationery	(0)	0	0	1	-	0	-	-	1	49	0	0	(0)	7	35	382	36	404
7	Communication expenses	0	0	0	2	-	0	-	-	7	65	0	0	(0)	6	74	444	77	466
8	Legal & professional charges	0	0	1	2	-	-	-	-	20	81	0	0	1	6	321	976	328	1,000
9	Auditors' fees, expenses etc.																	i	
	(a) as auditor	0	0	0	0	-	-	-	-	1	4	0	0	0	0	7	29	8	30
	(b) as adviser or in any other capacity, in respect of	-	-		-	-	-	-	-		-	-	-	-	-		-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-		-	-	-	-	-	-			-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u> </u>	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	(d)out of pocket expenses	(0)	-	(0)	-	-	-	-	-	(0)	-	(0)	-	(0)	-	(1)	-	(1)	
	Advertisement and publicity	0	0	0	2	-	-	-	-	7	109	0	0	(0)	6	2,462	2,939	2,465	
	Interest & Bank Charges	0	0	1	3	-	-	-	-	32	113	0	0	1	8	247	733	257	765
	Depreciation	0	0	1	4	-	-	-	-	24	155	0	0	1	11	222	1,002	231	1,046
	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Business Development and Sales Promotion Expenses (Agent trainning)	(0)	0	(0)	(0)	-	0	-	-	(1)	(0)	0	0	(0)	(0)	(4)	(2)	(4)	(3)
	Recruitment Expenses	-	0	0	0	-	-	-	-	0	7	-		(0)	0	4	45	4	47
	Membership & Subscription	-	0	0	0	-	-	-	-	1	10	-	-	0	1	14	68	15	71
	Information Technology Expenses	0	1	3	8	-	-	-	-	96	328	0	0	5	22	739	2,122	770	2,217
	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)																	L	
	Service charges	0	0	0	0	-	-	-	-	733	2,959	0	0	1	1	485	6,311	488	6,314
	Miscellaneous Expenses	2	0	22	0	4	0	-	-	22	117	0	0	56	2	158	279	225	288
	Administration Charges - Coinsurance Follower	(2)	-	(19)	4	(4)	1	-	-		-	-	-	(58)	1	1,025	3,862	975	3,890
	TOTAL	1	9	16	74	0	2	-	-	1,409	5,462	1	1	9	219	8,612	32,121	8,803	33,050
	In India	1	9	16	74	0	2	-	-	1,409	5,462	1	1	9	219	8,612	32,121	8,803	33,050
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-