

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	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
	1 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
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	2	81	364	99	344	180	708	44	163	56	100	-	(0)	100	263	
5 Repairs	(5)	8	0	1	0	0	1	73	277	73	249	146	526	38	123	30	61	-	(0)	68	185	
6 Printing & stationery	(5)	6	0	1	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	1	56	207	56	185	112	392	29	92	22	46	-	(0)	51	138	
8 Legal & professional charges	(3)	6	0	1	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																						
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(c) in any other capacity																						
(d) out of pocket expenses	(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)	5,282	5,126
11 Interest & Bank Charges	(8)	18	1	3	0	0	1	3	228	635	215	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 training)	(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	(6)	27	2	5	0	0	2	5	407	928	383	804	790	1,762	194	413	125	206	-	(0)	319	619
18 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Others (to be specified)																						
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 Followee	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 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	
	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
1 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	2,613
2 Travel, conveyance and vehicle running expenses	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	3
4 Rents, rates & Taxes	(11)	44	(1)	3	(0)	0	(1)	3	(66)	377	(26)	322	(89)	699	(75)	154	(29)	89	0	(0)	(104)	243
5 Repairs	0	42	(0)	2	(0)	0	(0)	2	24	257	18	140	43	397	(14)	109	(0)	49	(0)	(0)	(19)	158
6 Printing & stationery	1	21	(0)	1	0	0	(0)	1	21	151	15	86	36	237	(0)	58	0	29	(0)	(0)	(3)	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.																						
(a) as auditor	0	1	0	0	0	0	0	0	3	11	2	6	5	17	1	4	0	2	(0)	(0)	1	7
(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)	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	(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)	11
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	1	6	319	803	196	468	515	1,272	75	326	45	165	(0)	(0)	120	491	
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 follow	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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.
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