

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 September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	
	1 Employees' remuneration & welfare benefits	(241)	183	28	47	0	1	28	48	612	1,500	1,039	2,205	1,653	3,785	438	122	1,730	122	(214)	0	0	561
2 Travel, conveyance and vehicle running expenses	(9)	10	2	3	0	0	2	3	43	87	69	122	112	209	37	56	1	(12)	0	0	40	84	
3 Training expenses	(0)	0	0	0	-	-	0	0	0	1	2	3	3	6	1	3	0	(0)	0	0	1	2	
4 Bounties, rates & taxes	17	17	4	4	0	0	4	4	142	141	203	206	346	344	156	155	(15)	(0)	0	0	141	147	
5 Repairs	(9)	8	1	2	0	0	1	2	28	66	48	93	77	159	23	23	4	(0)	0	0	27	64	
6 Printing & stationery	(0)	7	1	2	0	0	1	2	22	58	41	88	63	141	18	48	5	(7)	0	0	20	55	
7 Communication expenses	(21)	(11)	2	3	-	0	2	3	27	101	51	141	78	242	11	111	12	(14)	0	0	24	97	
8 Legal & professional charges	(30)	16	2	4	0	0	2	4	211	435	136	263	347	698	11	152	18	(19)	0	0	29	133	
9 Auditors' fees, expenses etc.	(1)	1	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(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) out of pocket expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	(0)	0	0	0	0	
10 Advertisement and publicity	(60)	19	1	5	(0)	0	1	5	(19)	161	7	224	(12)	385	(64)	176	41	(22)	0	0	(24)	154	
11 Interest & Bank Charges	2	16	3	4	0	0	4	4	105	137	152	191	257	328	107	150	(7)	(19)	0	0	100	131	
12 Depreciation	(14)	19	3	5	0	0	3	5	89	166	139	231	229	397	80	181	4	(23)	0	0	84	159	
13 Brand/Trade Mark related fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent Incentives)	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	(0)	(0)	0	0	0	0	
15 Recruitment Expenses	(1)	0	(0)	0	-	-	(0)	0	(1)	1	(1)	1	(3)	2	(2)	1	1	(0)	0	0	(1)	1	
16 Membership & Subscription	(3)	1	0	0	0	0	0	0	2	12	17	6	17	6	(1)	13	2	(2)	0	0	1	12	
17 Information Technology Expenses	(98)	45	5	12	-	0	5	12	61	388	148	542	209	910	(12)	425	61	(33)	0	0	50	372	
18 Office and Service Territories Tax Expenses	(1)	-	(0)	-	-	(0)	-	(0)	(1)	-	(4)	-	(7)	-	(4)	-	(47)	-	-	-	(52)	-	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service charges	(1)	4	1	1	0	0	1	1	23	33	34	46	57	78	23	36	57	36	0	0	80	92	
Miscellaneous Expenses	(5)	(2)	(3)	(4)	(0)	(0)	(3)	(4)	(42)	(37)	(61)	(57)	(102)	(93)	(48)	(41)	7	5	(0)	(0)	(41)	(36)	
Administrative Charges - Conscience Follows	13	31	2	3	0	1	2	4	-	-	-	-	-	31	39	0	0	0	0	0	31	39	
TOTAL	(472)	386	53	91	1	3	54	94	1,305	3,337	2,011	4,319	3,316	7,656	804	3,366	288	(341)	0	0	1,072	3,025	
In India	(449)	378	52	89	1	3	53	92	1,208	3,209	2,002	4,214	3,309	7,493	804	3,292	282	(330)	0	0	1,077	2,960	
Outside India	(23)	8	1	2	(0)	0	1	2	(9)	68	10	95	7	163	(20)	74	15	(9)	0	0	(1)	65	

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	Workmen's Compensation/ Employer's Liability																	
	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1 Employees' remuneration & welfare benefits	0	5	19	34	2	7	-	-	1,827	2,151	(0)	0	26	64	4,085	7,562	3,872	7,793
2 Travel, conveyance and vehicle running expenses	0	0	1	2	0	0	-	-	174	238	-	0	2	4	339	537	321	550
3 Training expenses	0	0	0	0	-	0	-	-	3	3	-	-	0	0	7	11	7	11
4 Bounties, rates & taxes	0	1	3	3	1	1	-	-	(271)	195	0	0	6	6	225	659	246	721
5 Repairs	0	0	1	1	0	0	-	-	78	91	-	0	1	3	184	318	176	338
6 Printing & stationery	0	0	1	1	0	0	-	-	85	76	-	0	1	2	150	276	142	298
7 Communication expenses	(0)	0	1	2	0	0	-	-	113	138	-	0	1	6	236	491	197	498
8 Legal & professional charges	(0)	0	1	3	0	1	-	-	154	189	(0)	0	1	6	533	1,030	505	1,030
9 Auditors' fees, expenses etc.	0	0	0	0	-	0	-	-	6	7	-	-	0	0	13	24	13	25
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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) out of pocket expenses	-	-	-	-	-	-	-	-	0	0	-	0	0	0	1	1	1	1
10 Advertisement and publicity	(0)	0	1	3	(0)	-	-	-	158	219	(0)	0	(1)	7	122	768	63	762
11 Interest & Bank Charges	0	0	2	3	0	1	-	-	176	186	0	0	4	6	540	655	545	675
12 Depreciation	0	1	2	4	0	1	-	-	200	225	-	-	4	7	519	793	598	817
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Apart from 13)	-	-	-	-	-	-	-	-	0	0	-	-	-	-	1	0	1	0
15 Recruitment Expenses	(0)	-	(0)	0	(0)	-	-	-	-	-	-	-	(0)	0	(3)	4	(4)	4
16 Membership & Subscription	(0)	0	0	0	(0)	0	-	-	11	17	-	0	1	1	21	58	18	60
17 Information Technology Expenses	(0)	1	3	8	(0)	2	-	-	419	529	(0)	0	3	16	682	1,808	589	1,915
18 Goods and Services Tax/Service Tax Expenses	-	-	-	-	-	-	-	-	176	360	-	-	(15)	-	302	567	101	567
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	0	0	1	1	0	0	-	-	2,028	2,827	0	0	1	1	2,166	3,000	2,166	3,000
Miscellaneous Expenses	(0)	(0)	(2)	(2)	(0)	(0)	-	-	(107)	(49)	-	(0)	(2)	(2)	(253)	(183)	(262)	(189)
Administrative Charges - Conscience Follows	-	-	0	2	2	2	-	-	-	-	-	-	-	1	34	45	46	89
TOTAL	1	9	34	67	5	16	-	-	5,210	7,609	(0)	0	33	125	9,671	18,507	9,253	18,987
In India	1	9	33	66	5	16	-	-	5,141	7,516	(0)	0	33	122	9,600	18,182	9,204	18,682
Outside India	(0)	0	0	1	(0)	0	-	-	69	93	(0)	0	(0)	3	71	325	49	325

