FORM NL-7-OPERATING EXPENSES SCHEDULE

																					1	
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Moto	or OD	Moto	r TP	Total	Motor	He	alth	Persona	l Accident	Travel In	isurance	Total	d Health
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ender March 31, 202
Employees' remuneration & welfare benefits	61	333	25	105	1	2	26	107	865	3,501	902	4,289	1,767	7,790	547	2,624	36	(145)	41	100	624	4 2
Travel, conveyance and vehicle running expenses	2	17	1	5	0	0	1	6	36	183	36	224	72	407	22	137	3	(8)	2	5	26	
Training expenses	1	2	0	1	0	0	0	1	13	17	16	21	29	38	10	13	(0	(1)	0	0	10	
Rents, rates & taxes	6	31	2	9	2	2	4	11	70	301	76	385	146	686	45	227	9	8	3	9	57	
Repairs	4	15	1	5	0	0	1	5	46	158	50	193	97	350	31	118	1	(7)	2	4	34	
Printing & stationery	(1)	9	(0)	3	0	0	(0)	3	(3)	100	(8)	131	(11)	230	(7)	73	3	(3)	1	3	(3	a
Communication expenses		9	0	3	0	0	0	3	7	92	4	113	11	206	2	69	2	(4)	1	3	5	
Legal & professional charges	6	29	2	9	0	0	2	9	101	699	(66)	166	35	865	50	229	3	(13)	4	9	57	
Auditors' fees, expenses etc.																						
(a) as auditor	0	1	0	0	0	0	0	0	3	11	3	14	6	25	2	9	0	(0)	0	0	2	2
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters																						
(ii) Insurance matters																						
(ii) Management services; and																						
(c) in any other capacity																						
(d)out of pocket expenses		0		0				0	0	1	0	1	0	1	0	0	0	(0)	0	0	0	
Advertisement and publicity	11	54	4	4	0	0	4	5	120	149	145	183	265	332	89	112	(4	(6)	4	4	88	
Interest & Bank Charges	5	31	2	10	0	0	2	10	78	330	81	405	159	735	49	248	4	(14)	4	9	56	
Depreciation	13	48	5	15	0	0	5	15	166	500	184	612	351	1,112	112	374	2	(21)	7	14	121	
Brand/Trade Mark usage fee/charges																						
Business Development and Sales Promotion Expenses (Agent trainning)	0	0	0	0			0	0	0	1	0	1	1	2	0	1	0	(0)	0	0	0	
Recruitment Expenses																						
Membership & Subscription	0	2	0	1		0	0	1	2	19	2	23	4	42	1	14	0	(1)	0	1	2	
Information Technology Expenses	26	88	10	28	0	1	10	28	326	925	363	1,133	689	2,058	221	693	3	(38)	13	26	237	/
Goods and Service Tax/Service Tax Expenditure	11	106	5	33	0	1	6	34	190	1,113	178	1,363	368	2,476	110	837	18	(29)	11	32	140	r
Others (to be specified)																						
Service charges	(3)	0	(1)	0	(0)		(1)	0	(25)	1	(33)	1	(58)	2	(20)	1	16	101	(1)	0	(5	0
Miscellaneous Expenses	8	11	1	(4)	0	0	1	(4)	87	36	121	47	208	83	68	28	(5	(2)	2	1	66	
Administration Charges - Coinsurance Follower	5	54	2	6	1	2	3	8							2	50		0	1	2	1	2
TOTAL	156	799	61	233	4	8	65	241	2,084	8,136	2,055	9,306	4,138	17,442	1,334	5,856	91	(181)	94	223	1,519	
In India	156	789	60	229	4	8	64	237	2,071	8,024	2,044	9,169	4,115	17,194	1,328		88	(176)	94	220	1,510	
Outside India	0	11	0	2		0		2	13	112	50	137	23	249		84	2	(6)		3		

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Miscellaneous Workmen's Compensation/ Employer's																	
Particulars	Liability		Public/ Product Liability		Engineering		Aviation		Crop In	surance	Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to th Quarter En March 31, 3
Employees' remuneration & welfare benefits	3	10	13	56	11	20			836	4,269	0	1	52	173	3,306	14,898	3,393	
Travel, conveyance and vehicle running spenses	0	1	1	3	1	1			(29)	151	0	0	2	9	73	707	76	
Training expenses	0	0	0	0	0	0			16	21			1	1	55	72	57	
ents, rates & taxes	0	1	1	5	1	2			67	365	0	0	5	16	278	1,319	287	
apairs	0	0	1	3	1	1			48	192	0	0	3	8	182	670	187	
inting & stationery	0	0	(0)	2	0	1			(13)	118		0	0	5	(26)	428	(27)	
ammunication expenses	0	0	0	1	0	1			2	113		0	1	5	19	394	19	
egal & professional charges	0	1	1	5	1	2			(679)	372	0	0	5	15	(579)	1,485	(571)	
uditors' fees, expenses etc.																		
a) as auditor	0	0	0	0	0	0			3	14			0	1	12	49	13	
b) as adviser or in any other capacity, in respect																		
) Taxation matters																		
) Insurance matters																		
i) Management services; and																		
c) in any other capacity																		
(d)out of pocket expenses				0					0	1				0	0	3	0	
dvertisement and publicity	0	0	2	2	1	1			143	182	0	0	6	7	505	636	520	
nterest & Bank Charges	0	1	1	5	1	2			74	403	0	0	5	16	296	1,406	304	
Depreciation	1	1	3	8	2	3			175	609	0	0	9	25	661	2,127	679	
kand/Trade Mark usage fee/charges																		
usiness Development and Sales Promotion openses (Agent trainning)				0	0	0			0	1			0	0	1	4	1	
ecruitment Expenses																		
tembership & Subscription		0	0	0	0	0			1	23			0	1	7	81	7	
nformation Technology Expenses	1	3	5	15	3	5			348	1,128	0	0	18	46	1,301	3,935	1,337	
icods and Service Tax/Service Tax Expenditure	1	3	3	18	3	6			221	1,771	0	0	22	71	758	5,186	774	
Others (to be specified)																		
avice charges	(0)		(0)	0	(0)				1,395	3,278			(1)	0	1,330	3,381	1,327	
iscellaneous Expenses	0	0	1	(1)	1	1			70	46	0	0	4	2	351	159	360	
dministration Charges - Coinsurance Follower			1	3	1	6							0	2	5	63	12	
TOTAL	7	22	32	127	27	50			2,678	13,057	0	2	134	403	8,535	37,003	8,756	
In India	7	22	32	125	27	50			2,671	12,921	0	1	133	398	8,494	36,528	8,714	
Outside India	0		0	2		1				136	0				42	475	43	

Image: specific stress of sp	FIRE Up to the Quarter Ended Quarter Ended (4) 138 (4) 6 (2) 11 (5) 22 (5) 8 (5) 22 (5) 8	For the Quarter Ended March 31, 2023 6 0 (0)	Ouarter Ended Ouar	Marine Hull or the Up to the Guarter Ended March 31, 2023	Total I For the Quarter Ended March 31, 2023 2 7	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	Total I For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	Personal A For the Quarter Ended	Up to the Quarter Ended	For the Ouarter Ended	Up to the Quarter Ended	For the Quarter Ended	l Health Up to the
Opport Opport <thopport< th=""> <thopport< th=""> <thopport< th="" th<=""><th>Quarter Ended March 31, 2023</th><th>Quarter Ended</th><th>Quarter Ended Quar</th><th>ter Ended Ouarter Ended</th><th>Ouarter Ended</th><th>Quarter Ended</th><th>Quarter Ended</th><th>Quarter Ended</th><th>Ouarter Ended</th><th>Quarter Ended</th><th>Quarter Ended</th><th>Quarter Ended</th><th>Quarter Ended</th><th>Quarter Ended</th><th></th><th>Up to the</th><th>Ouarter Ended</th><th>Quarter Ended</th><th>Quarter Ended</th><th>Up to the</th></thopport<></thopport<></thopport<>	Quarter Ended March 31, 2023	Quarter Ended	Quarter Ended Quar	ter Ended Ouarter Ended	Ouarter Ended	Quarter Ended	Quarter Ended	Quarter Ended	Ouarter Ended	Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended		Up to the	Ouarter Ended	Quarter Ended	Quarter Ended	Up to the
2 Total (compared and which menting comments) (Compared and which menting comments) 3 Total (compared and which menting) (Compared and which menting) 4 Total (compared and which menting) (Compared and which menting) 5 Repairs that Shared and Which menting (Compared and which menting) 6 Repairs that Shared and Which menting (Compared and which menting) 6 Repairs that Shared and Which menting (Compared and which menting) 6 Repairs that Shared and the shared a	(94) 138 (4) 6 (2) 1 (6) 12 (5) 8 (5) 6	6 0 (0)	24	1	2 7	×				march 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	Quarter Ended March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	March 31, 2023	Quarter Ended March 31, 2023
approxim 0 Terming expression 0 Terming expression <td< td=""><td>(4) 6 (2) 1 (6) 12 (5) 8 (7) 6</td><td>0 (0)</td><td>1</td><td></td><td></td><td>20</td><td>1,277</td><td>4,812</td><td>1,269</td><td>4,322</td><td>2,546</td><td>9,134</td><td>660</td><td>2,139</td><td>517</td><td>1,068</td><td></td><td>(0)</td><td>1,177</td><td>3,2</td></td<>	(4) 6 (2) 1 (6) 12 (5) 8 (7) 6	0 (0)	1			20	1,277	4,812	1,269	4,322	2,546	9,134	660	2,139	517	1,068		(0)	1,177	3,2
4 Barris, mass team 0 5 Prinzipa, Allowary, Samony, Samo	(2) 1 (6) 12 (5) 8 (5) 6	(0)		0	0 0	1	65	221	64	198	129	419	33	98	25	49		(0)	58	
5 Regist 0 5 Regist 0 7 Communication expenses 0 8 Regist / and/mation accesses 0 9 Research accesses 0 10 Research accesses 0	(6) 12 (5) 8		0	0	0 0	0	(2)	40	0	36	(1)	76	0	18	2	9	-	(0)	3	
6 Princip & Jacksovy 0 7 Communication sequences 0 8 Logid / professional charges 0 9 Jack Inform Free, compression 4. - (a) as advicer or in any other capacity, in respect 0 (b) as advicer or in any other capacity, in respect - (1) Tablem restlers - (2) Towards matters - (3) Standard restlers - (3) Tablem restlers - (4) Tablem restlers - (5) Talong restlers - (6) Tablem restlers -	(5) 8	0	2	0	0 0	2	81	364	99	344	180	708	44	163	56	100	/	(0)	100	1
2 (Communication represest 00 4 (supple professional drogs of 9 (autom free, segments etc. - 4 (a) as autom free (a) as autom free (b) as autom free (c) as autom free (c) as autom free (c) as autom free (c) for autom methers - (c) Tautance methers - (c) as autom methers - (c) as autom methers - (c) as autom coupled/ -	(5) 6	0	1	0	0 0	1	73	277	73	249	146	526	38	123	30	61		(0)	68	
6 Logic R professional changes (r) 4 Logic R professional changes - (k) an auditor 0 - 0 (k) an auditor 0 - 0 - 0 (k) an auditor 0 - 0 - 0 - 0 - 0 - - 0 - - 0 -		0	1	0	0 0	1	34	203	37	189	71	392	20	89	19	49		(0)	38	
9 Autors faes, expenses atc. - (a) as audiors 0 0 (b) as audors or in any other capadity, in respect - of - - (i) Transform ontains - (ii) Transform ontains - (ii) Transform ontains - (iii) Transform ontains - (iii) Transform ontains - (iiii) Transform ontains - (iiii) Transform ontains -	(4) 6	0	1	0	0 0	1	56	207	56	185	112	392	29	92	22	46		(0)	51	
(a) as auditor (b) as advisor or in any other capacity, in respect (c) Taxaidon matters (c) Taxaidon matters (c) Taxaidon matters (c) Insurance matters (c) Insurance matters (c) In any other capacity (c) In any other capacity (c) In any other capacity	(3) 6	0	1	0	0 0	1	469	797	(110)	198	359	995	37	98	26	49		(0)	63	
(b) as adviser or in any other capacity, in respect of (d) Taxation matters (d) Taxation matters (e) Management services; and (c) in any other capacity (c) in any other capacity)																				
of (I) Taxadon matters (I) Insurance matters (I) Insurance matters (I) Annagement services; and (I) Insurance matter capacity (I) In any other capacity	(0) 0	0	0		0	0	3	10	3	9	7	19	2	4	1	2		(0)	3	
(i) Insurance matters - (ii) Management services; and - (c) in any other capacity -														-	· ·				-	
(ii) Management services; and . (c) in any other capacity .																		(0)		
(c) in any other capacity -	• •																	(0)		
																		(0)		
																		(0)		
(d)out of pocket expenses ()	(0) -						(0)	0		0	(0)	0		0		0		(0)		
10 Advertisement and publicity 23	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	5,1
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	
12 Depreciation (*	(4) 50	1	2	0	0 1	2	137	345	130	310	267	654	66	153	44	76		(0)	110) :
13 Brand/Trade Mark usage fee/charges -	A																			
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	
15 Recruitment Expenses ()	(0) 1	0	0		0 0	0	6	22	6	20	13	42	3	10	2	5	4	(0)	6	
16 Membership & Subscription ()	(0) 1	0	0		0 0	0	7	25	6	22	13	47	3	11	3	6	-	(0)	6	
17 Information Technology Expanses ()	(8) 27	2	5	0	0 2	5	407	928	383	834	790	1,762	194	413	125	205		(0)	319	
18 Goods and Service Tax/Service Tax Expenditure -										-									-	
19 Others (to be specified)																				
Service charges ((3) .	(0)		(0) -	(0)		(45)		(40)		(85)		127	147		53		(0)	122	
Miscellaneous Expenses	1 5	(1)	9	(0) -	(1)	9	3	9	(13)	1	(10)	10	0	4	(16)	2		(0)	(15)	jj
Administration Charges - Coinsurance Follower 16	16 49	0	4	1	2 1	5			38	38	38	38	127	184	0	2			127	,
TOTAL 10	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	2 -	(0)	7,779	11,2
In India 10	106 519	51	93	4		102	2,068	16.777	663	14.605										
Outside India -											2,731	31,382	5,074	7,534	2,705	3,672		(0)	7,779	11,2

FORM NL-7-OPERATING EXPENSES SCHEDULE

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