

FORM NL7-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, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024
	1 Employee remuneration & welfare benefits	(25)	139	68	114	1	2	69	116	676	1,587	808	2,044	1,494	3,631	790	1,815	1	171	27	55	818
2 Travel, conveyance and vehicle running expenses	(19)	9	3	7	-	-	3	7	29	100	32	129	61	229	37	102	(2)	11	1	3	36	116
3 Training expenses	(1)	1	1	1	-	-	1	1	8	14	9	17	17	31	8	14	-	1	-	-	8	15
4 Bank, rates & taxes	(16)	11	4	8	-	-	4	8	41	109	52	148	93	257	48	111	3	21	2	4	57	136
5 Repairs	(10)	7	3	6	-	-	3	6	15	83	14	98	29	189	22	86	(6)	9	1	3	19	96
6 Printing & stationery	(6)	3	2	3	-	-	2	3	14	38	15	53	28	88	16	37	(1)	4	1	2	16	43
7 Communication expenses	(9)	4	1	3	-	-	1	3	10	42	12	55	33	107	14	43	(1)	5	-	1	13	49
8 Legal & professional charges	(17)	8	4	7	-	-	4	7	58	138	19	177	77	261	37	94	(2)	10	1	3	36	107
9 Auditor's fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	2	5	2	6	4	11	3	5	-	1	-	-	3	6
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) Auditor matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(3) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	3	1	3	1	1	1	-	-	-	-	-	-	-	-
10 Advertisement and publicity	(12)	6	2	5	-	-	2	5	18	65	22	86	40	151	25	88	(2)	2	1	2	24	77
11 Interest & Bank Charges	(24)	14	7	12	-	-	7	12	65	159	73	205	134	364	74	162	(1)	3	6	7	76	185
12 Depreciation	(12)	24	13	20	-	-	13	20	129	274	157	431	286	827	149	279	2	28	6	10	156	318
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	(11)	6	3	5	-	-	3	5	33	76	39	97	72	173	38	77	-	8	2	3	40	88
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	1	2	-	-	-	-	-	-	4	6	8	18	14	4	6	1	4	-	-	-	1	7
17 Information Technology Expenses	(87)	35	16	20	-	-	16	20	140	404	163	521	303	925	173	412	(5)	44	6	14	174	470
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(2)	(2)	(3)	(3)	(5)	(5)	(2)	(2)	21	21	-	-	19	19
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	(1)	(3)	(2)	(5)	-	-	(2)	(5)	7	14	(4)	19	(4)	33	65	79	(11)	29	-	-	(54)	108
Administration Charges - Conscience Follower	22	53	2	4	-	-	2	4	2	2	3	3	5	5	35	50	-	-	-	-	35	50
TOTAL	(425)	330	127	219	1	3	138	222	1,248	3,310	1,375	3,972	2,620	7,882	1,941	3,348	(108)	391	52	107	1,485	3,746
In India	(419)	334	124	214	1	3	125	217	1,203	3,037	1,323	3,878	2,526	6,915	1,495	3,174	(110)	383	50	104	1,435	3,661
Outside India	(6)	6	3	5	-	-	3	5	42	73	52	94	94	267	46	74	2	8	2	3	50	85

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 Employee remuneration & welfare benefits	(209)	181	28	47	-	-	28	48	608	1,587	1,012	2,187	1,640	3,754	437	1,716	121	(121)	-	-	558
2 Travel, conveyance and vehicle running expenses	(9)	10	2	3	-	-	2	3	43	87	69	122	112	209	37	96	3	(12)	-	-	40	84
3 Training expenses	(1)	-	-	-	-	-	-	-	1	2	2	3	3	5	2	3	-	-	-	-	2	3
4 Bank, rates & taxes	(17)	17	4	4	-	-	4	4	143	342	203	346	246	595	155	355	(15)	(9)	-	-	140	146
5 Repairs	(10)	7	3	6	-	-	3	6	15	86	14	91	77	199	23	73	4	(9)	-	-	27	94
6 Printing & stationery	(6)	7	1	2	-	-	1	2	23	58	41	84	64	142	15	61	5	(7)	-	-	20	54
7 Communication expenses	(22)	11	2	3	-	-	2	3	27	101	52	142	79	247	12	111	(14)	-	-	24	97	
8 Legal & professional charges	(13)	14	2	4	-	-	2	4	187	413	198	533	293	866	(15)	128	4	-	-	6	112	
9 Auditor's fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	2	5	3	7	5	12	2	6	-	1	-	-	2	5
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) Auditor matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(3) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	(4)	19	2	5	-	-	2	5	(29)	164	(5)	224	(34)	385	(77)	176	44	(2)	-	-	(33)	154
11 Interest & Bank Charges	3	16	3	4	-	-	3	4	106	236	124	360	243	596	103	149	(8)	(16)	-	-	103	132
12 Depreciation	(15)	19	3	5	-	-	3	5	90	166	139	311	229	397	79	181	5	(22)	-	-	84	159
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	(3)	1	-	-	-	-	-	-	2	10	4	14	6	24	0	11	2	(1)	-	-	2	10
17 Information Technology Expenses	(96)	47	5	12	-	-	5	12	80	407	174	568	354	975	9	465	99	(55)	-	-	68	390
18 Goods and Service Tax/Service Tax Expenditure	(1)	-	-	-	-	-	-	-	(6)	(3)	(5)	(5)	(13)	(6)	(6)	(4)	-	-	-	-	(5)	(4)
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	(2)	4	1	1	-	-	1	1	19	33	29	46	48	79	18	36	58	56	-	-	76	92
Miscellaneous Expenses	6	3	(2)	(3)	-	-	(2)	(3)	12	4	12	-	24	4	15	4	(6)	(1)	-	-	11	3
Administration Charges - Conscience Follower	13	31	1	1	1	1	3	4	-	-	-	-	-	-	-	-	-	-	-	-	31	39
TOTAL	(464)	388	53	91	1	3	54	94	1,337	3,355	2,052	4,345	3,389	7,700	843	3,386	260	(344)	-	-	1,105	3,042
In India	(460)	381	52	89	1	3	53	90	1,312	3,297	2,019											

FORM NL7-OPERATING EXPENSES SCHEDULE

(₹ in Lakhs)

Particulars	Miscellaneous												Grand Total					
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit			Other Miscellaneous segment		Total Miscellaneous		
	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024		For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	For the Quarter Ended September 30, 2024	Up to the Quarter Ended September 30, 2024	
1 Employee remuneration & welfare benefits	2	6	6	36	7	15	-	-	1,653	2,202	-	-	29	69	4,161	7,890	4,015	8,145
2 Travel, conveyance and vehicle running expenses	-	-	-	-	2	-	-	-	143	197	-	-	4	4	241	549	225	565
3 Training expenses	-	-	-	-	-	-	-	-	17	20	-	-	5	1	43	67	43	69
4 Bank, rates & taxes	1	1	1	3	-	1	-	-	100	156	-	-	2	6	270	560	258	579
5 Repairs	-	-	-	2	-	-	-	-	63	119	-	-	1	4	120	61	116	424
6 Printing & stationery	-	-	-	1	-	-	-	-	41	54	-	-	1	2	63	188	63	194
7 Communication expenses	-	-	-	1	-	-	-	-	43	60	-	-	1	1	78	208	71	215
8 Legal & professional charges	-	-	-	2	-	-	-	-	102	338	-	-	3	4	235	500	202	524
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	6	7	-	-	-	-	13	24	13	25
(b) as auditor 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	-	-	-	-	-	-	-	-	1	1	-	-	-	-	2	2	2	2
10 Advertisement and publicity	-	-	-	2	-	1	-	-	71	96	-	-	3	3	136	330	126	341
11 Interest & Bank Charges	-	1	1	4	1	2	-	-	179	238	-	-	2	7	369	793	376	819
12 Depreciation	1	1	6	2	3	3	-	-	310	395	-	-	5	12	769	1,362	750	1,406
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	1	2	1	1	-	-	67	110	-	-	1	3	202	377	194	388
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	8	8	-	-	-	-	33	30	34	31
17 Information Technology Expenses	1	2	9	2	4	-	-	-	446	594	-	-	6	18	612	2,012	681	2,076
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	137	101	-	-	(1)	(1)	150	114	150	114
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	950	1,071	-	-	-	-	881	1,079	881	1,079
Miscellaneous Expenses	-	(1)	(1)	-	-	-	-	-	17	21	-	-	1	1	(180)	70	(263)	62
Administration Charges - Conformance Follower	-	-	3	3	5	2	-	-	2	2	-	-	1	3	46	68	70	126
TOTAL	4	11	9	72	16	36	-	-	4,571	6,459	-	-	55	137	8,756	17,543	6,459	18,085
In India	4	11	2	64	15	35	-	-	4,482	6,354	-	-	49	134	8,513	17,174	6,219	17,705
Outside India	-	-	7	8	1	1	-	-	89	105	-	-	2	3	243	369	240	380

(₹ in Lakhs)

Particulars	Miscellaneous												Grand Total					
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit			Other Miscellaneous segments		Total Miscellaneous		
	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 Employee remuneration & welfare benefits	-	5	18	34	2	7	-	-	1,613	2,124	-	-	25	64	4,056	7,951	3,845	7,750
2 Travel, conveyance and vehicle running expenses	-	-	1	2	-	-	-	-	174	238	-	-	2	4	320	537	322	550
3 Training expenses	-	-	-	-	-	-	-	-	3	3	-	-	-	-	8	11	7	11
4 Bank, rates & taxes	1	1	3	(21)	1	1	-	-	78	96	-	-	6	6	226	360	267	721
5 Repairs	-	-	1	-	-	-	-	-	78	91	-	-	2	3	184	318	175	327
6 Printing & stationery	-	-	-	1	-	-	-	-	64	76	-	-	1	2	149	275	142	284
7 Communication expenses	-	-	1	2	-	-	-	-	113	138	-	-	1	4	218	484	198	486
8 Legal & professional charges	-	-	1	3	-	1	-	-	126	180	-	-	1	5	423	927	392	965
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	6	7	-	-	-	-	13	24	13	25
(b) as auditor 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	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
10 Advertisement and publicity	(5)	-	-	3	-	1	-	-	156	218	-	-	(1)	7	85	368	23	792
11 Interest & Bank Charges	-	3	3	3	1	1	-	-	175	185	-	-	4	5	545	651	551	671
12 Depreciation	1	1	3	4	1	1	-	-	199	225	-	-	3	6	520	793	508	817
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	11	14	-	-	-	-	19	48	16	49
17 Information Technology Expenses	(1)	1	4	9	-	2	-	-	446	594	-	-	4	17	773	1,948	682	2,027
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	170	161	-	-	(10)	-	65	549	64	549
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	1	1	-	-	-	-	2,026	2,402	-	-	-	1	2,151	3,000	2,150	3,000
Miscellaneous Expenses	-	-	(1)	(1)	-	-	-	-	(46)	7	-	-	1	1	(151)	13	(7)	13
Administration Charges - Conformance Follower	-	-	-	1	1	3	-	-	-	-	-	-	-	-	32	44	47	79
TOTAL	1	9	34	67	6	16	-	-	5,237	7,633	-	-	34	125	9,806	18,592	9,397	19,075
In India	1	9	34	66	6	16	-	-	5,172	7,354	-	-	34	123	9,651	18,316	9,249	18,790
Outside India	-	-	-	1	-	-	-	-	65	79	-	-	-	2	255	276	148	285