FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Version:1 **Date of upload: 28.02.2022**

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021	For the Quarter 31.12.2021	Up to the quarter 31.12.2021
1	Employees' remuneration & welfare benefits	8398	31523	744	2226	844	1981	1588	4208	8461	20615	23012	58127	31473	78741	24583	84530	1971	6656	0	0	26555	91186	336	980	149	2694	2307	5899	574	1981	-438	-468	0	0	2001	5877	62957	186891	72944	222622
2	Travel, conveyance and vehicle running expenses	82	225	7	16	7	14	14	30	72	147	198	415	270	563	233	604	19	48	0	0	252	652	3	7	4	19	20	42	5	14	-3	-3	0	0	18	42	569	1336	665	1591
3	Training expenses	-1	5	0	0	0	0	0	1	0	3	1	9	1	12	-1	13	0	1	0	0	-1	14	0	0	0	0	0	1	0	0	0	0	0	0	0	1	-1	29	-2	35
4	Rents, rates & taxes	346	1115	29	79	32	70	62	149	325	729	888	2056	1213	2785	996	2990	80	235	0	0	1076	3225	13	35	11	95	89	209	23	70	-16	-17	0	0	79	208	2489	6610	2896	7874
5	Repairs	31	102	3	7	3	6	6	14	30	67	81	189	110	256	90	274	7	22	0	0	97	296	1	3	1	9	8	19	2	6	-1	-2	0	0	7	19	225	607	262	723
6	Printing & stationery	55	151	4	11	5	10	9	20	48	99	132	279	180	378	155	406	12	32	0	0	167	438	2	5	2	13	13	28	4	10	-2	-2	0	0	12	28	379	898	443	1069
7	Communication expenses	76	245	6	17	7	15	14	33	71	160	195	451	266	611	218	656	17	52	0	0	236	708	3	8	2	21	20	46	5	15	-3	-4	0	0	17	46	545	1451	635	1728
8	Legal & professional charges	22	101	2	7	2	6	5	13	25	66	67	186	92	252	67	270	5	21	0	0	73	291	1	3	0	9	7	19	2	6	-1	-1	0	0	6	19	178	597	205	712
9	Auditors' fees, expenses etc.																																								
	(a) as auditor	1	2	0	0	0	0	0	0	1	1	2	4	3	5	3	5	0	0	0	0	3	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	12	8	14
	(b) as adviser or in any other capacity, in respect of																																								
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity	0	2	0	0	0	0	0	0	1	1	1	4	2	5	1	5	0	0	0	0	2	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	12	4	14
10	Advertisement and publicity	-6	-8	0	-1	0	0	-1	-1	-4	-5	-11	-14	-15	-19	-15	-21	-1	-2	0	0	-16	-23	0	0	0	-1	-1	-1	0	0	0	0	0	0	-1	-1	-34	-46	-41	-55
11	Interest & Bank Charges	78	316	7	22	8	20	15	42	82	207	222	583	304	790	231	848	19	67	0	0	250	914	3	10	1	27	22	59	5	20	-4	-5	0	0	19	59	600	1874	694	2232
12	Depreciation	126	402	11	28	12	25	22	54	118	263	323	742	441	1005	363	1079	29	85	0	0	392	1164	5	13	4	34	32	75	9	25	-6	-6	0	0	29	75	906	2385	1055	2842
13	Brand/Trade Mark usage fee/charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Business Development and Sales Promotion Expenses	219	645	18	46	20	41	38	86	198	422	543	1190	741	1611	627	1730	50	136	0	0	677	1866	8	20	8	55	55	121	15	41	-9	-10	0	0	49	120	1544	3825	1801	4556
15	Information Technology Expenses	249	846	21	60	24	53	45	113	239	553	653	1560	893	2113	721	2268	58	179	0	0	778	2447	10	26	7	72	66	158	17	53	-12	-13	0	0	58	158	1815	5015	2110	5974
16	Goods and Services Tax (GST)	280	278	20	20	18	17	37	37	183	182	515	513	698	695	749	746	59	59	0	0	808	805	9	9	24	24	52	52	18	17	-4	-4	0	0	52	52	1657	1650	1973	1966
17	Others (to be specified)[a]	-105	666	37	82	39	126	76	208	393	761	1081	2145	1474	2906	1303	3120	104	246	0	0	1407	3365	17	36	22	99	84	149	30	89	-13	361	0	0	142	325	3164	7330	3134	8204
	TOTAL	9852	36618	911	2621	1020	2385	1930	5006	10242	24272	27903	68437	38145	92709	30326	99524	2429	7837	0	0	32755	107361	410	1153	234	3172	2774	6877	709	2349	-513	-173	0	0	2488	7027	77003	220475	88785	262099
	In India	9852	36618	911	2621	1020	2385	1930	5006	10242	24272	27903	68437	38145	92709	30326	99524	2429	7837	0	0	32755	107361	410	1153	234	3172	2774	6877	709	2349	-513	-173	0	0	2488	7027	77003	220475	88785	262099
	Outside India	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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"

		For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020	For the Quarter 31.12.2020	Up to the quarter 31.12.2020
1	Employees' remuneration and Welfare benefits	6456	26119	597	1888	760	1778	1356	3665	7332	19293	21982	57550	29314	76844	22998	77283	2112	7419	0	0	25110	84701	298	900	367	2217	1685	5399	593	1339	9073	12730	0	0	1817	5575	68257	189706	76069	219490
2	Travel, conveyance and vehicle running expenses	56	152	5	11	5	10	10	21	54	112	162	334	216	447	186	449	17	43	0	0	203	492	2	5	4	13	13	31	4	8	56	74	0	0	14	32	514	1103	580	1276
3	Training expenses	0	-7	0	-1	0	0	0	-1	-1	-5	-3	-15	-3	-21	-1	-21	0	-2	0	0	-1	-23	0	0	0	-1	0	-1	0	0	-2	-3	0	0	0	-1	-7	-51	-7	-59
4	Rents, rates & taxes	280	824	24	60	28	56	52	116	278	608	832	1815	1110	2423	937	2437	87	234	0	0	1025	2671	12	28	19	70	68	170	22	42	300	401	0	0	72	176	2627	5981	2959	6921
5	Repairs	31	110	3	8	3	8	6	15	33	81	99	243	132	324	106	326	10	31	0	0	116	358	1	4	2	9	8	23	3	6	39	54	0	0	8	24	309	801	346	927
6	Printing and stationery	40	115	3	8	4	8	7	16	39	85	117	253	156	338	132	340	12	33	0	0	145	373	2	4	3	10	10	24	3	6	42	56	0	0	10	25	370	834	417	965
7	Communication	75	282	7	20	8	19	15	40	82	209	247	622	329	831	262	836	24	80	0	0	286	916	3	10	4	24	19	58	7	14	99	138	0	0	21	60	769	2051	858	2373
8	Legal and professional charges	34	94	3	7	3	6	6	13	33	69	98	206	130	275	111	277	10	27	0	0	122	303	1	3	2	8	8	19	3	5	34	46	0	0	9	20	309	680	349	786
9	Auditors' fees, expenses etc.	0		0		0				0		0				0		0				0	0	0		0		0		0		0				0				0	0
	(a) as auditor	3	9	0	1	0	1	1	1	3	6	10	19	13	26	11	26	1	2	0	0	12	28	0	0	0	1	1	2	0	0	3	4	0	0	1	2	31	63	35	73
	(b) as adviser or in any other capacity, in respect of	0		0		0				0		0				0		0				0	0	0		0		0		0		0				0				0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) Any other capacity	0	1	0	0	0	0	0	0	0	1	1	2	1	3	0	3	0	0	0	0	1	4	0	0	0	0	0	0	0	0	0	1	0	0	0	0	2	8	2	9
10	Advertisement and publicity	24	44	2	3	2	3	4	6	20	33	60	97	80	130	74	130	7	13	0	0	81	143	1	2	2	4	5	9	1	2	18	21	0	0	5	9	193	320	221	370
11	Interest and Bank Charges	65	222	6	16	7	15	13	31	69	164	205	490	274	654	224	658	21	63	0	0	244	721	3	8	4	19	16	46	5	11	79	108	0	0	17	47	643	1614	721	1868
12	Depreciation	77	363	7	26	10	25	17	51	94	268	283	799	377	1067	285	1073	26	103	0	0	311	1176	4	12	4	31	21	75	8	19	124	177	0	0	23	77	872	2633	966	3047
13	Brand/Trade Mark usage fee/charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Business Development and Sales Promotion Expenses	169	524	15	38	17	36	32	73	171	387	512	1154	682	1540	569	1549	53	149	0	0	622	1698	7	18	11	44	41	108	13	27	189	255	0	0	44	112	1611	3803	1811	4400
15	Information Technology Expenses	143	543	13	39	16	37	29	76	158	401	472	1197	630	1598	501	1607	46	154	0	0	547	1762	6	19	8	46	37	112	13	28	190	265	0	0	39	116	1471	3946	1643	4565
16	Goods and Services Tax (GST)	388	753	30	54	32	51	63	106	334	556	999	1659	1333	2215	1220	2228	115	214	0	0	1335	2442	15	26	30	64	87	156	25	39	299	367	0	0	91	161	3213	5469	3664	6328
17	Others (to be specified)[a]	627	1263	24	58	142	284	165	342	276	2806	827	1769	1103	4574	938	2375	88	228	0	0	1025	2603	12	28	19	68	49	93	55	105	294	391	0	0	122	287	2681	8149	3473	9754
	TOTAL	8467	31411	738	2237	1038	2336	1777	4573	8975	25074	26902	68194	35877	93268	28555	91576	2630	8791	0	0	31185	100367	367	1066	479	2627	2067	6325	755	1651	10839	15085	0	0	2294	6722	83863	227110	94106	263094
	In India	8467	31411	738	2237	1038	2336	1777	4573	8975	25074	26902	68194	35877	93268	28555	91576	2630	8791	0	0	31185	100367	367	1066	479	2627	2067	6325	755	1651	10839	15085	0	0	2294	6722	83863	227110	94106	263094
	Outside India																																								

Notes:
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(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"