

FORM NL-7-OPERATING EXPENSES SCHEDULE
(F to Lakh)

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, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	
	1 Employee's remuneration & welfare benefits	95	233	38	186	-	2	38	186	1,170	3,483	1,212	4,323	2,362	6,155	771	4,310	84	276	26	110	881	5,137
2 Travel, conveyance and vehicle running expenses	5	12	1	8	-	-	1	8	58	219	65	251	118	470	31	286	4	16	1	6	36	338	
3 Training expenses	2	3	1	2	-	-	2	3	40	38	19	38	73	129	38	76	3	2	5	42	85	85	
4 Brands, logo & fees	9	59	3	11	-	-	3	11	106	299	116	358	222	657	84	391	19	47	3	9	106	447	
5 Repairs	4	10	2	7	-	-	2	7	48	175	48	200	96	275	25	227	4	13	4	28	244	244	
6 Printing & Stationery	-	3	1	3	-	-	1	3	(1)	(8)	(10)	(10)	(10)	(10)	69	69	-	-	5	(3)	2	(26)	76
7 Communication expenses	1	5	-	4	-	-	1	4	(9)	51	(15)	24	(26)	191	(6)	185	(3)	3	3	3	(52)	127	
8 Legal & professional charges	4	10	1	7	-	-	1	7	72	263	(8)	267	(8)	267	(6)	261	3	42	3	5	42	309	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	1	1	-	-	-	-	-	-	4	13	4	15	8	28	3	17	-	-	1	-	-	3	
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Tandon matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(Amount of pocket expenses)	-	-	-	-	-	-	-	-	1	-	1	-	2	-	1	-	-	-	-	-	-	1	
10 Advertisement and publicity	4	31	-	7	-	-	7	32	392	29	200	421	612	(5)	500	3	14	-	1	6	(1)	270	
11 Interest & Bank Charges	11	24	4	16	1	1	5	17	139	421	145	481	284	902	99	547	10	31	3	12	112	590	
12 Depreciation	22	42	11	29	-	-	11	29	305	753	328	862	633	1,615	269	980	21	54	8	22	298	1,056	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	1	1	1	1	-	-	1	1	6	18	6	20	12	38	4	23	-	-	1	1	5	25	
17 Information Technology Expenses	15	47	-	31	1	1	32	103	627	82	546	685	1,773	(74)	1,676	7	60	1	24	(8)	1,160		
18 Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	1	1	9	31	29	19	29	18	19	-	-	-	-	-	88	105	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous Expenses	2	7	-	1	-	-	1	6	26	15	36	23	64	4	34	4	2	-	1	1	5	37	
Administration Charges - Conscience Follower	23	111	-	18	-	-	3	21	44	362	25	444	69	1,206	(88)	1,107	2	41	-	16	(86)	1,254	
TOTAL	199	530	63	291	2	2	65	298	3,127	7,822	2,654	8,848	4,141	16,670	1,110	10,973	229	763	44	223	1,383	11,499	
In India	195	511	61	285	2	2	63	290	2,915	7,652	1,694	8,644	4,055	16,236	1,067	10,385	225	749	42	218	1,314	11,274	
Outside India	4	9	2	6	-	-	2	8	12	166	60	184	86	1,434	43	288	-	-	2	5	49	225	

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, 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 Ended March 31, 2024
	1 Employee's remuneration & welfare benefits	61	331	25	184	-	2	25	186	871	3,488	912	4,273	1,783	7,761	594	2,713	36	(140)	-	-	630
2 Travel, conveyance and vehicle running expenses	2	17	1	15	-	-	1	15	36	183	36	224	72	407	23	142	2	(8)	-	-	25	134
3 Training expenses	2	2	1	1	-	-	1	1	17	16	21	29	13	21	13	(1)	-	-	-	-	9	12
4 Brands, logo & fees	6	31	2	9	2	4	11	71	261	76	365	167	686	48	236	9	9	-	-	57	244	
5 Repairs	4	10	2	5	-	-	2	5	47	158	36	193	97	351	33	121	-	-	-	-	35	156
6 Printing & Stationery	(1)	9	-	3	-	-	3	(4)	(9)	(6)	(9)	131	(12)	230	(6)	75	3	(3)	-	-	(3)	78
7 Communication expenses	-	5	-	4	-	-	4	7	30	3	113	38	21	195	3	72	-	-	-	-	5	68
8 Legal & professional charges	4	10	1	7	-	-	1	7	117	716	(46)	188	(76)	864	66	251	16	87	-	-	82	338
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	-	-	-	-	-	-	3	11	3	14	6	25	2	9	-	-	-	-	2	9
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Tandon matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Amount of pocket expenses)	-	-	-	-	-	-	-	-	1	1	-	1	1	2	-	-	-	-	-	-	-	-
10 Advertisement and publicity	7	10	2	3	-	-	2	3	77	107	69	133	170	238	59	83	(1)	(3)	-	-	58	80
11 Interest & Bank Charges	5	31	3	18	-	-	3	18	78	239	85	463	199	732	53	256	4	12	-	-	57	343
12 Depreciation	14	48	5	15	-	-	5	15	167	500	184	612	351	1,112	119	389	2	(21)	-	-	121	368
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	1	-	-	1	-	2	4	1	-	-	-	-	-	1
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	1	1	-	-	-	-	1	1	(1)	12	(1)	12	(2)	17	(1)	9	-	-	-	-	-	9
17 Information Technology Expenses	26	90	9	38	1	10	29	337	946	362	1,158	689	2,104	234	736	3	(39)	-	-	-	237	697
18 Goods and Service Tax/Service Tax Expenditure	10	105	5	33	1	6	34	189	1,108	178	1,258	367	2,466	121	865	18	(29)	-	-	-	139	836
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	5	16	2	2	-	-	2	4	2	35	62	45	104	80	34	28	(2)	(2)	-	-	32	26
Administration Charges - Conscience Follower	2	49	-	1	2	3	2	4	(2)	(2)	-	-	(2)	(2)	-	5	1	-	-	-	3	52
TOTAL	154	796	58	231	6	64	64	240	2,099	8,392	2,661	9,264	4,644	17,348	1,398	6,892	93	(178)	-	-	1,488	5,874

FORM NL-7-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 segments		Total Miscellaneous				
	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025	For the Quarter Ended March 31, 2025	Up to the Quarter Ended March 31, 2025			
1 Employee's remuneration & welfare benefits	3	12	15	63	(4)	25	-	-	301	3,000	2	2	59	151	4,222	17,236	4,355	17,517	
2 Travel, conveyance and vehicle running expenses	-	1	1	4	(1)	-	-	-	30	268	-	-	6	9	188	1,061	194	1,081	
3 Training expenses	-	-	-	-	-	-	-	-	30	58	-	-	1	2	147	277	180	277	
4 Books, rates & fees	-	1	1	5	-	2	-	-	84	274	-	-	6	16	419	1,402	431	1,432	
5 Repairs	-	-	(3)	2	-	1	-	-	34	160	1	1	4	8	162	791	168	808	
6 Printing & stationery	-	-	-	-	(1)	-	-	-	(10)	66	-	-	-	2	(46)	274	(47)	280	
7 Communication expenses	-	-	2	1	-	1	-	-	140	83	(3)	-	-	3	(83)	611	(60)	600	
8 Legal & professional charges	1	-	3	1	-	1	-	-	4,120	-	-	-	3	8	1,108	4,982	1,113	5,009	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	(3)	-	1	1	-	-	-	-	3	12	-	-	-	-	-	14	59	15	60
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Tandon matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(g) of pocket expenses	-	-	-	-	-	-	-	-	1	1	-	-	-	-	1	4	-	4	
10 Advertisement and publicity	-	1	3	(3)	-	1	-	-	27	386	-	-	3	7	87	80	91	598	
11 Interest & Bank Charges	-	1	2	7	-	3	-	-	107	366	-	-	6	16	511	1,905	527	1,946	
12 Depreciation	-	2	5	13	-	5	-	-	247	691	-	-	15	31	1,198	3,413	1,231	3,484	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	(1)	-	(1)	-	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Membership & Subscription	-	-	-	-	-	-	-	-	3	16	-	-	1	1	21	80	22	82	
17 Information Technology Expenses	1	3	1	14	(2)	6	-	-	3	758	-	-	7	33	167	3,747	183	3,026	
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	117	300	-	-	(66)	107	159	327	160	328	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous Expenses	-	-	-	-	-	-	-	-	4	24	3	1	3	3	32	131	34	138	
Administration Charges - Insurance Followee	-	2	1	13	1	14	-	-	4	516	-	-	6	27	(5)	3,832	18	3,164	
TOTAL	4	24	27	132	(9)	62	-	-	2,793	11,406	3	4	47	220	8,299	40,817	8,563	40,833	
In India	4	24	26	129	(9)	61	-	-	2,659	11,259	3	4	45	214	8,087	39,251	8,345	40,294	
Outside India	-	-	1	3	-	1	-	-	44	147	-	-	2	6	212	766	218	741	

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 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		
1 Employee's remuneration & welfare benefits	3	10	13	56	11	20	-	-	846	4,153	-	1	53	173	3,339	14,843	3,425	15,280
2 Travel, conveyance and vehicle running expenses	1	1	0	3	1	-	-	-	(20)	151	1	1	2	9	73	707	76	729
3 Training expenses	-	-	-	-	-	-	-	-	15	20	-	-	1	1	54	71	57	74
4 Books, rates & fees	-	1	1	5	-	1	-	-	47	265	-	-	5	16	277	1,218	287	1,500
5 Repairs	-	-	3	1	1	-	-	-	47	192	-	-	2	7	181	620	187	690
6 Printing & stationery	-	-	-	2	1	1	-	-	(13)	118	-	-	-	5	(27)	428	(28)	440
7 Communication expenses	-	-	-	1	1	-	-	-	2	113	-	-	1	5	19	289	19	485
8 Legal & professional charges	-	1	1	5	1	2	-	-	788	3,071	-	-	6	16	929	4,837	839	4,977
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	3	14	-	-	-	1	12	49	12	50
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Tandon matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) of pocket expenses	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	3	-	3
10 Advertisement and publicity	-	-	2	2	1	1	-	-	92	131	-	-	4	5	327	467	336	470
11 Interest & Bank Charges	-	1	1	5	1	3	-	-	75	461	-	-	5	16	288	1,440	365	1,641
12 Depreciation	-	1	2	8	2	17	-	-	175	609	-	-	10	25	661	2,126	680	2,189
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	4	-	4
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	(1)	16	-	-	-	-	(5)	52	(3)	52
17 Information Technology Expenses	1	3	5	15	3	5	-	-	347	1,153	-	-	18	46	1,300	4,033	1,336	4,142
18 Goods and Service Tax/Service Tax Expenditure	1	3	3	18	3	6	-	-	221	1,766	-	-	24	72	758	5,167	774	5,306
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	-	-	1	1	1	1	-	-	11	44	-	-	1	1	150	133	157	171
Administration Charges - Insurance Followee	-	-	1	2	1	5	-	-	(1)	(1)	-	-	-	2	58	6	6	111
TOTAL	6	21	31	136	28	90	-	-	2,426	10,817	3	2	133	461	8,352	36,859	8,067	37,895
In India	6	21	30	124	28	89	-	-	2,366	12,881	3	2	130	396	8,152	36,394	8,363	37,407
Outside India	-	-	1	2	-	1	-	-	59	136	-	-	3	5	200	465	204	488