

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, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Employee's remuneration & welfare benefits	46	167	21	86	2	3	23	89	1,410	2,649	1,551	2,776	2,961	5,425	823	2,624	45	326	(94)	67	804	5,017
2	Travel, conveyance and vehicle running expenses	3	11	2	6	-	-	2	6	94	178	103	186	197	364	54	176	3	22	(5)	4	52	202
3	Training expenses	-	2	-	1	-	-	-	1	13	29	15	31	28	60	5	29	-	4	(1)	1	4	34
4	Rents, rates & taxes	4	16	2	8	-	-	2	8	116	235	135	259	251	494	60	233	7	45	(6)	6	61	282
5	Repairs	-	8	-	4	-	-	-	4	96	129	73	136	139	264	39	126	2	36	(3)	3	36	147
6	Printing & stationery	-	1	-	1	-	-	1	8	8	20	9	21	17	41	1	20	-	1	-	1	3	24
7	Communication expenses	(1)	3	(1)	2	-	-	(1)	2	4	46	3	46	4	94	(21)	46	(4)	6	(4)	1	(29)	53
8	Legal & professional charges	1	7	-	3	-	-	-	3	74	161	(21)	98	53	259	10	107	(1)	13	(3)	3	6	123
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	1	1	-	-	3	1	5	10	6	10	11	20	3	9	-	1	-	-	3	10
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	3	3	3	3	3	6	3	3	-	-	-	-	-	3
	(d) of pocket expenses	-	-	-	-	-	-	-	-	1	1	1	1	1	2	1	1	-	-	-	-	1	1
10	Advertisement and publicity	1	4	-	2	-	-	2	2	29	59	32	62	61	121	15	59	-	7	(2)	1	13	67
11	Interest & Bank Charges	9	22	4	11	1	1	5	12	209	341	227	357	436	696	146	338	12	42	(6)	8	152	388
12	Depreciation	9	31	5	17	1	1	6	18	287	492	293	516	560	1,038	139	467	9	60	(12)	12	136	559
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	3	7	4	8	7	15	1	7	-	1	-	-	1	8
17	Information Technology Expenses	8	37	3	19	1	1	4	30	286	536	317	604	603	1,180	150	372	5	71	(17)	14	138	657
18	Goods and Service Tax/Service Tax Expenditure	1	1	-	-	-	-	-	-	10	9	10	9	20	18	10	8	3	14	-	-	13	22
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	1	3	-	-	-	-	-	-	8	14	9	12	17	26	4	14	-	2	(1)	-	3	16
	Administration Charges - Insurance Followee	9	94	(5)	9	-	2	(5)	11	77	331	96	347	173	678	94	1,078	(16)	45	(19)	8	59	1,129
	TOTAL	94	408	32	170	5	8	37	178	2,480	5,290	2,866	5,483	5,546	10,773	1,557	5,939	65	674	(143)	129	1,479	6,742
	In India	89	402	29	167	5	8	34	175	2,595	5,199	2,776	5,387	5,371	10,586	1,476	5,889	55	663	(146)	127	1,387	6,639
	Outside India	5	6	3	3	-	-	3	3	85	91	90	96	175	187	81	90	10	11	3	2	92	103

	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's remuneration & welfare benefits	(215)	139	68	114	1	2	69	116	676	1,587	888	2,044	1,484	3,631	790	1,615	1	171	27	55	818	1,841
2	Travel, conveyance and vehicle running expenses	(19)	9	3	7	-	-	3	7	29	100	32	129	61	228	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	Rents, rates & taxes	(16)	11	4	4	-	-	4	8	41	109	52	148	111	252	48	121	3	21	2	4	53	126
5	Repairs	(18)	7	3	6	-	-	3	6	15	83	14	106	29	189	22	84	(4)	9	1	3	19	96
6	Printing & stationery	(6)	3	2	3	-	-	2	3	14	38	15	50	29	88	16	37	(1)	4	1	2	16	43
7	Communication expenses	(8)	4	1	3	-	-	1	3	10	42	12	55	22	97	14	41	(1)	5	-	1	13	49
8	Legal & professional charges	(17)	8	4	7	-	-	4	7	38	134	19	127	77	261	37	94	(2)	10	1	3	36	107
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	-	-	-	-	-	-	2	5	2	6	4	11	3	5	-	1	-	-	3	6
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) of pocket expenses	-	-	-	-	-	-	-	-	-	-	1	1	-	1	1	-	-	-	-	-	-	-
10	Advertisement and publicity	(12)	6	2	5	-	-	2	5	18	65	22	86	40	151	25	68	(2)	7	1	2	24	77
11	Interest & Bank Charges	(24)	14	7	12	-	-	7	12	61	159	73	205	134	364	74	162	(1)	17	3	6	76	185
12	Depreciation	(25)	24	13	20	-	-	13	20	129	274	157	353	286	627	148	279	2	29	6	10	156	318
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	(11)	6	3	5	-	-	3	5	31	76	39	97	72	173	38	77	-	8	2	3	40	88
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	1	2	-	-	-	-	-	-	4	6	6	8	10	14	4	6	1	1	-	-	5	7
17	Information Technology Expenses	(87)	35	16	29	-	-	16	29	140	404	163	521	303	925	173	412	(5)	46	6	14	174	470
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(2)	(2)	(2)	(3)	(5)	(5)	(2)	(2)	21	21	-	-	19	19
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	(11)	(3)	(2)	(5)	-	-	(2)	(5)	7	14	(40)	19	(42)	33	6	12	1	2	1	1	8	15
	Administration Charges - Insurance Followee	22	53	2	4	-	-	1	2	2	2	3	3	5	5	35	50	-	-	-	-	35	50
	TOTAL	(425)	330	127	219	1	3	128	222	1,245	3,110	1,375	3,972	2,620	7,082	1,541	3,248	(108)	391	52	107	1,485	3,746
	In India	(419)	314	124	214	1	3	125	217	1,203	3,037	1,323	3,878	2,526	6,915	1,495	3,174	(108)	383	50	104	1,435	3,661
	Outside India	(6)	6	3	5	-	-	3	5	42	73	52	94	94	167	46	74	2	8	2	3	50	85

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025	For the Quarter Ended September 30, 2025	Up to the Quarter Ended September 30, 2025
1	Employee's remuneration & welfare benefits	4	9	12	52	(1)	5	-	-	1,266	1,267	-	-	76	148	5,122	9,923	5,191	10,179
2	Travel, conveyance and vehicle running expenses	1	1	1	4	-	-	-	-	100	120	-	-	5	10	356	701	361	718
3	Training expenses	-	-	-	1	-	-	-	-	14	14	-	-	1	2	47	111	47	114
4	Rent, rates & taxes	-	1	1	5	(1)	-	-	-	112	112	-	-	15	24	439	918	445	942
5	Repairs	-	-	-	2	-	-	-	-	80	82	-	-	3	7	245	485	242	494
6	Printing & stationery	-	-	-	-	-	-	-	-	11	11	-	-	-	1	31	77	11	79
7	Communication expenses	-	-	-	1	-	-	-	-	22	22	-	-	-	3	(3)	173	(3)	178
8	Legal & professional charges	-	-	1	2	(1)	-	-	-	615	998	-	-	2	6	676	1,388	677	1,398
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	35	19	37
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	1	1	-	-	-	-	10	10	10	10
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2
10	Advertisement and publicity	-	-	-	1	-	-	-	-	28	28	-	-	1	3	103	220	104	226
11	Interest & Bank Charges	-	1	3	7	1	2	-	-	163	163	-	-	12	19	767	1,278	781	1,312
12	Depreciation	1	2	3	10	-	1	-	-	235	235	-	-	14	22	989	1,842	984	1,891
13	Brand/Trade Mark usage freetransfers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	(8)	(8)	(8)	(8)	(8)	(8)
	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	4	4	-	-	-	-	12	27	12	27
17	Information Technology Expenses	1	2	2	11	(1)	1	-	-	275	275	-	-	15	32	1,033	2,158	1,046	2,215
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	25	68	-	-	3	7	61	115	62	116
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	7	7	-	1	-	1	27	51	28	54
	Administration Charges - Insurance Followee	-	1	(1)	11	1	4	-	-	158	158	-	-	7	24	397	2,005	401	2,110
	TOTAL	7	17	22	107	(2)	13	-	-	3,102	3,549	-	1	154	315	10,308	21,517	10,439	22,103
	In India	7	17	20	105	(2)	13	-	-	3,058	3,505	-	1	149	310	9,990	21,176	10,113	21,751
	Outside India	-	-	2	2	-	-	-	-	44	44	-	-	5	5	318	341	326	350

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		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's remuneration & welfare benefits	2	6	6	36	7	15	-	-	1,813	2,292	-	-	29	69	4,161	7,889	4,015	8,145
2	Travel, conveyance and vehicle running expenses	-	-	-	2	-	1	-	-	143	197	-	-	1	4	241	549	225	585
3	Training expenses	-	-	-	-	-	-	-	-	17	20	-	-	1	1	43	67	43	69
4	Rent, rates & taxes	1	1	1	2	-	1	2	-	120	150	-	-	2	6	270	360	258	379
5	Repairs	-	-	-	2	-	1	-	-	83	119	-	-	1	4	135	181	116	164
6	Printing & stationery	-	-	-	1	-	-	-	-	41	54	-	-	1	2	87	188	83	194
7	Communication expenses	-	-	-	1	-	-	-	-	41	60	-	-	-	1	78	208	71	215
8	Legal & professional charges	-	-	-	2	-	1	-	-	103	134	-	-	1	4	215	959	202	1024
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	6	7	-	-	-	-	11	24	13	25
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	1	1	-	-	-	-	2	2	2	2
10	Advertisement and publicity	-	-	-	2	-	1	-	-	71	96	-	-	1	3	136	330	126	341
11	Interest & Bank Charges	-	1	1	4	1	2	-	-	179	230	-	-	2	7	393	793	376	819
12	Depreciation	-	1	1	6	2	3	-	-	318	395	-	-	5	12	768	1,362	798	1,468
13	Brand/Trade Mark usage freetransfers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	1	2	1	1	-	-	87	110	-	-	1	3	202	377	194	388
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	9	9	-	-	-	-	23	30	24	32
17	Information Technology Expenses	1	2	-	9	2	4	-	-	446	594	-	-	6	18	932	2,012	881	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	-	-	-	-	-	-	-	-	95	1,871	-	-	-	-	861	1,871	861	1,871
	Miscellaneous Expenses	-	-	(1)	(1)	-	1	-	-	17	21	-	-	1	1	(18)	79	(21)	62
	Administration Charges - Insurance Followee	-	-	-	3	-	5	-	-	2	2	-	-	1	3	46	68	79	126
	TOTAL	4	11	9	72	16	36	-	-	4,571	6,459	-	-	51	137	8,756	12,543	8,469	18,885
	In India	4	11	2	68	15	35	-	-	4,462	6,354	-	-	49	134	8,513	12,174	8,219	17,705
	Outside India	-	-	7	8	1	1	-	-	88	105	-	-	2	3	243	369	240	380