

FORM NL7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025
	1 Employee remuneration & welfare benefits	49	216	28	114	(1)	2	27	116	1,894	4,543	2,156	4,942	4,960	9,485	1,544	4,188	79	405	55	122	1,678
2 Travel, conveyance and vehicle running expenses	2	13	1	7	-	-	1	7	89	267	105	291	194	558	69	245	2	24	7	74	276	276
3 Training expenses	-	2	-	1	-	-	-	1	15	44	17	48	30	92	12	41	-	-	1	12	46	46
4 Bunkers, rates & taxes	3	59	2	59	-	-	2	156	395	172	431	328	822	118	351	(8)	35	4	10	154	296	
5 Repairs	2	10	1	5	-	-	1	86	213	96	211	180	487	185	3	19	3	6	3	6	73	230
6 Printing & stationery	1	2	-	1	-	-	-	25	45	28	49	53	84	21	41	-	4	-	1	22	46	46
7 Communication expenses	1	4	-	2	-	-	-	29	75	34	80	63	157	23	69	1	7	1	2	25	76	
8 Legal & professional charges	2	9	2	5	-	-	2	64	225	118	216	162	481	32	139	3	16	2	5	27	160	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	1	-	1	-	-	-	8	18	9	19	17	37	7	16	1	2	-	-	-	8	18
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Tonnage matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	(5)	-	(5)	-	(5)	-	(5)	-	-	-	-	-	-	(5)	-
(f) of actual expenses	-	-	-	-	-	-	-	-	1	-	1	-	2	-	1	-	-	-	-	-	-	1
10 Advertisement and publicity	(2)	2	(3)	1	-	(1)	1	(13)	46	(12)	50	(25)	86	(17)	42	(3)	4	-	4	(20)	47	47
11 Interest & Bank Charges	39	39	6	17	-	-	6	18	336	677	756	737	1,614	263	521	18	10	10	18	311	689	
12 Depreciation	8	39	4	21	(1)	-	3	318	810	365	881	683	1,691	256	783	12	10	22	22	278	637	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Spent training)	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	1	1	-	-	-	-	-	5	12	5	13	18	26	4	11	-	-	-	-	-	4	12
17 Information Technology Expenses	7	44	5	24	-	-	5	25	361	637	416	1,020	777	1,567	268	860	13	84	11	25	312	969
18 Goods and Service Tax/Service Tax Expenditure	2	3	2	2	-	-	2	2	53	62	59	68	112	130	54	62	(9)	5	2	2	47	69
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	(7)	2	1	1	-	-	1	5	1	5	19	20	22	48	8	22	-	2	1	1	9	25
Administration Charges - Insurance Follower	26	99	(2)	(4)	2	4	(8)	-	-	-	-	-	-	107	2,129	(8)	1	-	-	157	2,130	
TOTAL	111	498	49	298	(9)	8	49	216	3,436	8,385	3,971	9,107	7,397	17,492	2,873	9,756	113	745	102	232	3,088	10,724
In India	89	491	37	294	-	8	37	212	3,037	8,236	3,557	8,944	6,594	17,480	2,723	9,622	69	732	89	216	3,931	10,570
Outside India	1	7	1	4	-	-	1	4	58	149	67	163	125	312	44	134	2	13	5	7	51	154

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
	1 Employee remuneration & welfare benefits	(21)	118	(8)	108	-	2	(6)	110	1,046	2,633	1,007	3,141	2,143	5,774	2,563	4,178	23	194	29	84	2,615
2 Travel, conveyance and vehicle running expenses	(2)	7	-	7	-	-	-	7	61	161	62	191	123	352	153	255	1	12	2	5	156	222
3 Training expenses	-	1	-	1	-	-	-	1	11	25	14	31	25	56	26	40	1	2	1	28	43	43
4 Bunkers, rates & taxes	(1)	10	-	8	-	-	-	8	84	193	94	242	178	435	307	7	28	2	6	205	341	
5 Repairs	(1)	6	(1)	5	-	-	(1)	5	94	127	48	142	90	279	118	262	1	2	5	150	216	
6 Printing & stationery	-	3	(1)	2	-	-	(1)	2	24	62	28	78	50	157	194	1	5	1	3	59	100	
7 Communication expenses	-	4	1	4	-	-	1	4	98	100	64	160	122	116	159	2	7	120	189	189		
8 Legal & professional charges	(2)	6	(1)	6	-	-	(1)	6	87	221	160	247	189	588	222	216	29	39	1	4	252	359
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	4	9	5	11	9	20	9	14	-	1	-	9	15	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Tonnage matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of actual expenses	-	-	-	-	-	-	-	-	1	-	1	-	1	2	1	-	-	-	-	-	1	1
10 Advertisement and publicity	1	7	2	7	-	-	2	7	95	160	105	191	200	351	187	255	4	11	3	5	194	271
11 Interest & Bank Charges	(1)	13	-	12	-	-	-	12	123	282	131	336	254	618	286	448	4	21	3	9	293	478
12 Depreciation	(4)	20	(5)	18	-	-	(2)	18	174	446	281	554	395	862	423	711	4	4	14	14	440	758
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Spent training)	(8)	-	(5)	-	-	-	(5)	-	(76)	-	-	(76)	-	(77)	-	-	-	-	-	-	(8)	-
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	(1)	1	-	-	-	-	-	6	12	6	14	12	26	13	19	-	1	-	-	13	20	
17 Information Technology Expenses	(3)	32	2	31	-	-	2	31	320	724	343	864	663	1,988	738	1,150	9	53	9	23	756	1,226
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	2	-	2	(1)	4	(1)	1	(1)	(3)	18	-	(2)	17	
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(108)	-
Miscellaneous Expenses	8	5	6	1	-	-	6	1	5	19	5	24	10	43	18	30	(1)	1	-	1	17	32
Administration Charges - Insurance Follower	14	75	(7)	(3)	1	2	(6)	(1)	-	-	0	1	0	1	3,009	3,098	(8)	-	-	3,009	3,098	
TOTAL	(20)	308	(12)	287	1	4	(11)	211	2,669	5,177	2,346	6,216	4,315	11,393	7,989	11,236	44	435	56	163	8,089	11,834
In India	2	316	10	224	2																	

Particulars	Miscellaneous														Grand Total			
	Worker's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025	For the Quarter Ended December 31, 2025	Up to the Quarter Ended December 31, 2025
1 Employee's remuneration & welfare benefits	3	12	10	62	3	8	-	-	189	1,456	-	-	114	262	6,057	15,980	6,133	16,312
2 Travel, conveyance and vehicle running expenses	-	1	-	4	-	-	-	-	15	135	-	-	5	15	268	989	291	1,009
3 Training expenses	-	-	-	1	-	-	-	-	-	14	-	-	1	3	45	156	45	159
4 Rents, rates & taxes	-	1	-	5	1	1	-	-	10	122	-	-	5	29	458	1,376	463	1,405
5 Repairs	-	-	-	2	-	-	-	-	6	68	-	-	5	12	265	747	268	762
6 Printing & stationery	-	-	1	1	-	-	-	-	3	14	-	-	2	3	81	158	82	161
7 Communication expenses	-	-	-	1	-	-	-	-	7	26	-	-	1	4	91	264	91	270
8 Legal & professional charges	-	-	-	2	1	1	-	-	(14)	884	-	-	5	11	111	1,499	125	1,513
9 Auditor's fees, expenses etc.	-	-	1	1	-	-	-	-	2	6	-	-	-	1	28	63	28	65
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of ad hoc expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	1	-	-	-	-	127	155	-	-	(1)	2	81	301	78	304
11 Interest & Bank Charges	1	2	2	19	-	-	-	-	54	217	-	-	20	39	1,054	2,342	1,278	2,432
12 Depreciation	-	2	11	1	1	2	-	-	24	259	-	-	20	47	1,027	2,889	1,033	2,909
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Spent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	-	(1)
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-	1	15	42	42	15	42
17 Information Technology Expenses	-	2	2	13	1	2	-	-	24	299	-	-	22	54	1,138	3,296	1,150	3,305
18 Goods and Service Tax/Service Tax Expenditure	-	-	1	1	-	-	-	-	40	108	-	-	(1)	4	197	312	201	317
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	-	-	-	-	-	-	-	-	73	80	(2)	-	-	1	103	154	103	157
Administration Charges - Conscience Follower	-	-	1	5	2	6	-	-	-	-	-	-	3	8	112	2,149	138	2,248
TOTAL	5	21	19	119	9	22	-	-	454	3,845	(1)	-	200	496	11,170	32,719	11,330	33,433
In India	4	21	12	117	9	22	-	-	200	3,797	(1)	-	177	487	11,058	32,194	11,144	32,897
Outside India	-	-	-	2	-	-	-	-	4	48	-	-	4	9	184	325	186	336

Particulars	Miscellaneous														Grand Total			
	Worker's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
1 Employee's remuneration & welfare benefits	3	9	12	48	14	20	-	-	314	2,606	-	-	23	92	5,124	13,014	5,097	13,242
2 Travel, conveyance and vehicle running expenses	1	1	1	3	1	2	-	-	41	328	-	-	1	5	304	873	322	887
3 Training expenses	-	-	-	-	-	-	-	-	5	25	-	-	1	58	125	125	58	127
4 Rents, rates & taxes	-	1	1	4	1	2	-	-	34	190	-	-	4	10	423	983	422	1,001
5 Repairs	-	-	1	3	-	1	-	-	7	126	-	-	4	218	559	1,019	216	1,040
6 Printing & stationery	-	-	1	1	1	1	-	-	22	78	-	-	2	134	132	332	133	327
7 Communication expenses	-	-	1	2	1	1	-	-	39	99	1	1	2	3	265	684	287	502
8 Legal & professional charges	-	-	1	3	1	2	-	-	2,873	3,007	-	-	1	5	3,375	3,884	3,372	3,896
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	-	-	-	-	-	-	2	9	-	-	-	-	21	45	20	45
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of ad hoc expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	1	1	1	3	1	2	-	-	63	159	-	-	3	6	463	793	466	807
11 Interest & Bank Charges	-	1	1	5	1	3	-	-	49	279	-	-	3	10	601	1,394	600	1,419
12 Depreciation	1	2	2	8	2	5	-	-	49	444	-	-	4	16	803	2,315	847	2,352
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Spent training)	-	-	(2)	-	(1)	-	-	-	(110)	-	-	-	(2)	1	(376)	1	(387)	1
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	4	13	-	-	-	-	29	59	28	60
17 Information Technology Expenses	-	2	4	13	4	8	-	-	133	717	-	-	8	26	1,568	3,380	1,567	3,643
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	82	183	-	-	(30)	(31)	54	188	54	188
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	-	-	1	-	2	-	-	-	(1,871)	20	-	-	-	-	(1,978)	-	(1,978)	-
Administration Charges - Conscience Follower	(8)	-	(8)	3	2	7	-	-	-	-	-	-	1	2	29	99	43	105
TOTAL	7	18	24	96	29	65	-	-	1,734	8,191	1	1	19	155	14,218	31,793	14,187	32,272
In India	9	20	39	103	35	70	-	-	2,346	8,600	1	1	35	169	14,030	31,204	14,044	31,749
Outside India	-	-	(8)	2	-	1	-	-	(2)	103	-	-	1	4	185	54	143	523