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, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
1	Employees' remuneration & welfare benefits	47	117	44	129	2	5	46	134	1,394	2,867	1,499	3,232	2,893	6,099	1,536	3,021	174	544	37	200	1,747	3,765
2	Travel, conveyance and vehicle running expenses	3	6	2	6	-	-	2	6	74	146	79	164	153	310	80	154	10	28	2	10	92	192
3	Training expenses	-	-	-	-	-	-	-	-	1	1	-	1	1	2	1	2	-	-	-	-	1	2
4	Rents, rates & taxes	5	10	4	10	-	-	4	10	128	225	148	272	276	497	139	237	23	56	5	16	167	309
5	Repairs	2	4	3	5	-	-	3	5	61	104	66	117	127	221	66	110	9	20	2	7	77	137
6	Printing & stationery	-	1	-	1	-	-	-	1	12	24	12	27	24	51	13	26	2	5	1	2	16	33
7	Communication expenses	1	2	-	2	-	-	-	2	21	51	22	57	43	108	23	53	2	10	1	4	26	67
8	Legal & professional charges	4	8	4	9	-	-	4	9	125	481	121	220	246	701	126	194	16	37	5	14	147	245
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	4	9	4	10	8	19	5	10	1	2	1	1	7	13
	(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	-	-	-	-	-	-	-	-	-	2	-	2	-	4	-	2	-	-	-	-	-	2
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	(1)	-	(2)	(1)	(3)	(1)	(2)	(1)	-	-	-	-	(2)	(1)
10	Advertisement and publicity	1	2	1	2	-	-	1	2	33	49	36	55	69	104	36	51	5	9	1	3	42	63
11	Interest & Bank Charges	6	18	6	20	-	1	6	21	198	441	212	498	410	939	221	465	23	84	4	31	248	580
12	Depreciation	8	18	9	21	1	1	10	22	245	460	267	519	512	979	268	485	33	87	8	32	309	604
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	(4)	(4)	(5)	(5)	-	-	(5)	(5)	(100)	(100)	(114)	(114)	(214)	(214)	(25)	(25)	12	12	(7)	(7)	(20)	(20)
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	(1)	-	-	-	(1)	-	4	9	4	11	8	20	5	10	1	2	-	1	6	13
17	Information Technology Expenses	11	26	11	29	1	1	12	30	333	640	361	722	694	1,362	365	674	44	121	10	44	419	839
18	Goods and Service Tax/Service Tax Expenditure	5	6	5	6	-	-	5	6	121	138	135	155	256	293	74	145	11	26	8	10	93	181
19	Others (to be specified)	-		-																			
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	44	46	(6)	(5)	11	11	5	6	(51)	(41)	(60)	(46)	(111)	(87)	315	325	(10)	(7)	(4)	(3)	301	315
	Administration Charges - Coinsurance Follower	10	48	(6)	(4)	2	11	(4)	7	-	-	-	-	-	-	80	367	(1)	-	-	-	79	367
	TOTAL	**143**	**308**	**71**	**226**	**17**	**30**	**88**	**256**	**2,602**	**5,506**	**2,790**	**5,901**	**5,392**	**11,407**	**3,326**	**6,305**	**355**	**1,036**	**74**	**365**	**3,754**	**7,706**
	In India	142	307	72	225	17	30	89	255	2,594	5,488	2,782	5,881	5,376	11,369	3,318	6,287	355	1,033	74	364	3,746	7,684
	Outside India	1	1	-	1	-	-	-	1	8	18	8	20	16	38	7	18	-	3	-	1	7	22

	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	Employees' 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	(64)	67	804	3,017
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	43	(6)	6	61	282
5	Repairs	2	8	-	4	-	-	-	4	66	129	73	135	139	264	37	128	2	16	(3)	3	36	147
6	Printing & stationery	-	1	-	1	-	-	-	1	8	20	9	21	17	41	3	20	-	3	-	1	3	24
7	Communication expenses	(1)	3	(1)	2	-	-	(1)	2	1	46	3	48	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	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	1	1	-	-	1	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	6	6	3	3	-	-	-	-	3	3
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	1	1	1	1	2	2	1	1	-	-	-	-	1	1
10	Advertisement and publicity	1	4	-	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	698	146	338	12	42	(6)	8	152	388
12	Depreciation	9	31	5	17	1	1	6	18	267	492	293	516	560	1,008	159	487	9	60	(12)	12	156	559
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	3	7	4	8	7	15	1	7	-	1	-	-	1	8
17	Information Technology Expenses	9	37	3	19	1	1	4	20	286	576	317	604	603	1,180	150	572	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 - Coinsurance Follower	12	73	(2)	(2)	1	2	(1)	-	-	-	-	-	-	-	383	2,022	1	1	-	-	384	2,023
	TOTAL	**97**	**387**	**35**	**159**	**6**	**8**	**41**	**167**	**2,603**	**4,959**	**2,770**	**5,136**	**5,373**	**10,095**	**1,846**	**6,883**	**82**	**632**	**(124)**	**121**	**1,804**	**7,636**
	In India	92	381	32	156	6	8	38	164	2,518	4,868	2,680	5,040	5,198	9,908	1,765	6,793	72	621	(125)	119	1,712	7,533
	Outside India	5	6	3	3	-	-	3	3	85	91	90	96	175	187	81	90	10	11	1	2	92	103

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ In Lakhs)

	Particulars	Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2026	Up to the Quarter Ended September 30, 2026
1	Employees' remuneration & welfare benefits	5	10	19	42	12	19	-	-	403	540	-	1	158	355	5,237	10,831	5,330	11,082
2	Travel, conveyance and vehicle running expenses	-	-	1	2	1	1	-	-	27	35	-	-	8	18	282	558	287	570
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	2	4
4	Rents, rates & taxes	1	1	2	4	1	1	-	-	33	42	-	-	23	39	503	893	512	913
5	Repairs	-	-	1	2	1	1	-	-	16	20	-	-	7	13	229	394	234	403
6	Printing & stationery	-	-	-	-	-	-	-	-	3	19	-	-	1	3	44	106	44	108
7	Communication expenses	-	-	1	1	-	-	-	-	7	10	-	-	2	6	79	192	80	196
8	Legal & professional charges	1	1	1	2	-	1	-	-	339	1,485	-	-	13	24	747	2,459	755	2,476
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	2	2	-	-	-	1	17	35	17	35
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	6
	(d)out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(5)	(2)	(5)	(2)
10	Advertisement and publicity	-	-	1	1	-	-	-	-	8	9	-	-	4	6	124	183	126	187
11	Interest & Bank Charges	-	1	2	6	2	3	-	-	60	83	-	-	23	55	745	1,667	757	1,706
12	Depreciation	1	2	4	7	2	3	-	-	67	87	-	-	28	57	923	1,739	941	1,779
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	(1)	(1)	(1)	(1)	-	-	257	257	-	-	(12)	(11)	9	10	-	1
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	1	2	-	-	-	1	14	36	13	36
17	Information Technology Expenses	1	2	4	9	2	4	-	-	93	120	-	-	38	79	1,250	2,415	1,273	2,471
18	Goods and Service Tax/Service Tax Expenditure	-	-	2	2	1	1	-	-	(206)	26	-	-	13	16	159	519	169	531
19	Others (to be specified)																		
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	3	3	-	-	-	-	(92)	(8)	-	-	(3)	(2)	98	221	147	273
	Administration Charges - Coinsurance Follower	-	-	3	3	4	2	-	-	-	-	-	-	4	3	90	375	96	430
	TOTAL	**9**	**17**	**43**	**83**	**25**	**35**	**-**	**-**	**1,018**	**2,729**	**-**	**1**	**307**	**663**	**10,547**	**22,641**	**10,778**	**23,205**
	In India	9	17	43	83	25	35	-	-	1,016	2,726	-	1	307	661	10,521	22,576	10,752	23,138
	Outside India	-	-	-	-	-	-	-	-	2	3	-	-	1	2	26	65	27	67

(₹ In Lakhs)

	Particulars	Miscellaneous Workmen'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 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	Employees' 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	Rents, rates & taxes	-	1	1	5	(1)	-	-	-	112	112	-	-	15	26	439	918	445	942
5	Repairs	-	-	-	2	-	-	-	-	62	62	-	-	3	7	240	482	242	494
6	Printing & stationery	-	-	-	-	-	-	-	-	11	11	-	-	-	1	31	77	31	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	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	4	4	-	-	-	1	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3
10	Advertisement and publicity	-	-	-	1	-	-	-	-	28	28	-	-	1	3	101	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	27	969	1,842	984	1,891
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent trainning)	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)
15	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 - Coinsurance Follower	-	-	-	4	2	4	-	-	-	-	-	-	4	6	390	2,037	401	2,110
	TOTAL	**7**	**16**	**23**	**100**	**(1)**	**13**	**-**	**-**	**2,944**	**3,391**	**-**	**1**	**151**	**297**	**10,301**	**21,549**	**10,439**	**22,103**
	In India	7	16	21	98	(1)	13	-	-	2,900	3,347	-	1	146	292	9,983	21,208	10,113	21,753
	Outside India	-	-	2	2	-	-	-	-	44	44	-	-	5	5	318	341	326	350