

Particulars	FIRE		Marine Cargo		Marine Hull		Total/Miscellaneous		Motor OD		Motor TP		Total/Health		Health		Personal Accident		Travel Insurance		Total/Health		Workmen's Compensation/ Employer's Liability		Public / Product Liability		Engineering		Other Miscellaneous Expenses		Total/Miscellaneous		Grand Total	
	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23		
1 Employee remuneration & welfare benefits	301	1,149	20	167	0	0	20	167	1,443	5,802	2,694	10,924	4,137	16,727	1,044	3,230	103	308	8	36	1,552	3,574	7	28	2	11	135	200	2	12	5,438	20,552	5,760	21,868
2 Travel, conveyance and vehicle running expenses	13	41	1	6	0	0	1	6	62	206	116	389	177	595	42	115	4	11	0	1	47	127	0	1	0	0	5	7	0	0	230	731	243	778
3 Training expenses	2	6	0	1	0	0	0	1	8	29	14	54	22	82	5	16	1	2	0	0	6	18	0	0	0	1	1	0	0	29	101	30	107	
4 Rents, rates & taxes	30	137	1	20	0	0	1	20	144	690	268	1,299	411	1,989	110	384	11	37	1	4	122	425	1	3	0	1	36	24	0	1	550	2,444	582	2,600
5 Repairs	12	40	1	6	0	0	1	6	56	202	105	381	362	389	39	113	4	11	0	1	44	125	0	1	0	0	5	7	0	0	211	717	223	763
6 Printing & stationery	7	23	1	3	0	0	1	3	33	116	62	219	95	335	23	65	2	6	0	1	25	72	0	1	0	0	3	4	0	0	123	412	130	438
7 Communication expenses	10	37	1	5	0	0	1	5	48	187	90	352	138	529	35	104	3	10	0	1	38	115	0	1	0	0	4	6	0	0	181	663	192	705
8 Legal & professional charges	3	10	0	2	0	0	0	2	16	53	30	99	46	152	11	29	1	3	0	0	12	32	0	0	0	0	1	2	0	0	59	186	62	198
9 Auditors' fees, expenses etc.																																		
(a) as auditor	0	2	0	0	0	0	0	2	10	4	18	6	28	2	5	0	1	0	0	0	2	6	0	0	0	0	0	0	0	0	9	34	9	36
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	0	0	0	0	0	0	0	0	1	0	2	1	3	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	3	1	4
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	0	1	0	0	0	0	0	0	2	5	4	10	7	15	1	3	0	0	0	0	2	3	0	0	0	0	0	0	0	0	8	18	9	39
10 Advertisement and publicity	142	1,079	(5)	157	0	0	(5)	157	632	5,447	1,165	10,255	1,796	15,701	618	3,032	62	289	3	34	683	3,355	3	26	0	11	118	188	1	12	2,599	19,292	2,736	20,528
11 Interest & Bank Charges	15	54	1	8	0	0	1	8	73	274	136	516	209	791	52	153	5	15	0	2	57	169	0	1	0	1	6	9	0	1	273	972	290	1,034
12 Depreciation	19	72	1	10	0	0	1	10	91	362	170	681	261	1,043	66	201	6	19	0	2	73	223	0	2	0	1	8	12	0	1	343	1,281	363	1,363
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	407	889	46	129	0	0	46	129	2,011	4,487	3,773	8,448	5,794	12,935	1,256	2,497	122	238	12	28	1,390	2,764	9	21	3	9	138	155	4	10	7,309	15,893	7,761	16,911
15 Information Technology Expenses	60	214	5	31	0	0	5	31	292	1,081	545	2,036	837	3,117	206	602	20	57	2	7	228	666	1	5	0	2	26	37	0	2	1,092	3,839	1,157	4,076
16 Goods and Services Tax (GST)	0	1	0	0	0	0	0	0	1	5	2	10	3	15	1	3	0	0	0	0	1	3	0	0	0	0	0	0	0	0	4	18	4	39
17 Others (to be specified)																																		
(i) Data processing & Outsourcing expenses	12	224	(4)	33	0	0	(4)	33	43	1,132	75	2,131	118	3,262	84	630	9	60	0	7	93	697	0	5	(0)	2	23	39	(0)	2	234	4,008	242	4,255
(ii) Policy Stamp expenses	0	0	-	0	-	-	-	0	4	25	-	-	6	25	0	2	1	3	0	0	1	5	0	0	0	0	0	0	0	0	7	30	8	31
(iii) Directors' sitting fees and commission	2	2	0	0	0	0	0	0	8	10	14	18	22	28	4	5	0	1	0	0	5	6	0	0	0	0	0	0	0	0	27	35	29	37
(iv) Miscellaneous expenses	(5)	(30)	1	15	0	0	1	15	32	302	59	588	92	870	36	190	3	20	0	2	39	211	0	2	0	1	(1)	(17)	0	1	131	1,068	127	1,053
TOTAL	1,030	3,951	71	594	0	0	71	594	5,002	20,425	9,328	38,409	14,330	58,834	3,636	11,378	358	1,091	27	126	4,021	12,595	23	97	7	41	468	676	8	44	18,857	72,287	19,958	76,832
in India	1,030	3,951	71	594	0	0	71	594	5,002	20,425	9,328	38,409	14,330	58,834	3,636	11,378	358	1,091	27	126	4,021	12,595	23	97	7	41	468	676	8	44	18,857	72,287	19,958	76,832

Note:
 (a) Some of expenses in excess of one percent of the total premium (less reinsurance) or INR 0.0000 whichever is higher, shall be shown as a separate line item.
 (b) Separate disclosure to be made for reagent/sub-agent which contributes more than 10 percent of the total gross direct premium.
 (c) Expense paid for various outsourcing activities/engagements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense".

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public / Product Liability		Engineering		Other Miscellaneous expenses		Total Miscellaneous		Grand Total	
	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22	For the Quarter Mar-22	Up to the quarter Mar-22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1 Employee remuneration & welfare benefits	195	749	18	191	0	0	18	191	1,053	6,967	2,702	9,022	3,755	15,989	458	2,357	55	340	4	27	516	2,724	5	33	2	17	23	109	3	23	4,303	18,895	4,517	18,835
2 Travel, conveyance and vehicle running expenses	8	17	1	4	0	0	1	4	57	162	97	210	154	371	21	55	3	8	0	1	24	63	0	1	0	0	1	3	0	1	180	439	189	461
3 Training expenses	1	1	0	0	0	0	0	0	6	13	9	17	14	30	2	4	0	1	0	0	2	5	0	0	0	0	0	0	0	0	17	35	18	37
4 Rents, rates & taxes	23	76	3	19	0	0	3	19	139	705	308	912	448	1,617	57	238	7	34	1	3	65	275	1	0	0	2	3	11	0	2	517	1,911	542	2,006
5 Repairs	9	24	1	6	0	0	1	6	57	227	113	294	170	522	22	77	3	11	0	1	25	89	0	1	0	1	1	4	0	1	197	617	307	647
6 Printing & stationery	4	12	1	3	0	0	1	3	25	110	51	143	76	253	10	37	1	5	0	0	11	43	0	1	0	0	2	0	0	88	299	92	313	
7 Communication expenses	8	24	1	6	0	0	1	6	47	226	101	292	148	518	19	76	2	11	0	1	22	88	0	1	0	1	1	4	0	1	171	613	180	643
8 Legal & professional charges	2	7	0	2	0	0	2	9	62	23	80	32	142	4	21	0	3	0	0	4	24	0	0	0	0	0	1	0	0	37	168	39	177	
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	0	1	0	0	0	0	0	2	12	5	16	7	29	1	4	0	1	0	0	1	5	0	0	0	0	0	0	0	0	9	34	10	36	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Taxation matters	0	0	0	0	0	0	0	0	1	1	2	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	1	4	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	0	1	0	0	0	0	0	0	3	6	4	8	7	13	1	2	0	0	0	0	1	2	0	0	0	0	0	0	0	8	16	8	17	
10 Advertisement and publicity	207	401	42	102	0	0	42	102	1,658	3,731	2,616	4,832	4,273	8,363	596	1,262	82	182	6	15	885	1,459	8	18	4	9	28	59	5	12	5,009	10,120	5,252	10,623
11 Interest & Bank Charges	10	30	1	8	0	0	1	8	63	279	130	361	193	640	25	94	3	14	0	1	28	109	0	1	0	1	1	4	0	1	224	756	235	794
12 Depreciation	14	48	2	12	0	0	2	12	80	444	186	574	266	1,018	33	150	4	22	0	2	38	173	0	2	0	1	2	7	0	1	307	1,203	322	1,263
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	95	345	10	88	0	0	10	88	543	3,212	1,307	4,159	1,850	7,372	229	1,087	28	157	2	13	259	1,256	2	15	1	8	11	50	1	10	2,125	8,712	2,231	9,145
15 Information Technology Expenses	37	128	4	33	0	0	4	33	224	1,195	499	1,548	712	2,743	89	404	11	58	1	5	101	467	1	6	0	3	4	19	1	4	819	3,242	860	3,403
16 Goods and Services Tax (GST)	0	1	0	0	0	0	0	0	3	10	5	13	8	23	1	3	0	0	0	0	1	4	0	0	0	0	0	0	0	0	10	27	10	29
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Data processing & Outsourcing expenses	74	205	11	52	0	0	11	52	510	1,804	975	2,466	1,485	4,370	196	644	26	93	2	7	224	745	2	9	1	5	9	30	1	6	1,723	5,165	1,899	5,422
(ii) Policy Stamp expenses	0	0	-	(0)	-	-	-	(0)	7	20	-	-	7	20	1	5	1	3	0	0	2	8	0	0	0	0	0	0	0	0	9	28	9	29
(iii) Directors' sitting fees	1	1	0	0	0	0	0	0	7	12	10	15	18	26	3	4	0	1	0	0	3	5	0	0	0	0	0	0	0	21	31	22	31	
(iv) Miscellaneous expenses	(3)	(47)	3	13	0	0	3	13	58	298	129	385	188	683	24	109	3	16	0	1	27	127	0	2	0	1	(3)	(15)	0	2	212	799	211	765
TOTAL	682	2,026	99	541	0	0	99	541	4,540	15,597	9,273	25,350	13,813	44,946	1,793	6,636	231	960	17	77	2,041	7,673	21	94	10	48	82	288	13	64	15,979	53,113	16,761	55,680
in India	682	2,026	99	541	0	0	99	541	4,540	15,597	9,273	25,350	13,813	44,946	1,793	6,636	231	960	17	77	2,041	7,673	21	94	10	48	82	288	13	64	15,979	53,113	16,761	55,680
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note:
 (a) Some of the expenses in excess of one percent of the total premium (less reinsurance) at Rs. 1,00,000 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 reinsurance activities/arrangements are to be treated under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses".