

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering		Other Miscellaneous segment		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				
1 Employee remuneration & welfare benefits	18	769	18	181	0	0	18	181	1,053	6,967	2,762	9,622	3,775	15,989	498	2,257	35	240	4	27	536	2,724	5	33	2	17	23	109	3	23	4,305	18,895	4,517	19,825		
2 Travel, Conveyance and welfare catering	0	17	0	0	0	0	0	0	17	184	87	236	154	271	15	3	0	0	0	0	24	62	0	0	0	0	0	0	0	0	0	0	169	429	189	461
3 Training expenses	1	5	0	0	0	0	1	5	11	19	17	14	30	2	4	0	1	0	0	0	2	5	0	0	0	0	0	0	0	0	0	0	17	35	18	37
4 Hotels, clubs & banquets	23	76	3	19	0	0	3	19	139	756	288	932	446	1,617	57	238	7	34	1	3	85	275	1	3	0	2	3	11	0	2	517	1,911	542	2,056		
5 Postage	18	74	1	3	0	0	1	3	57	127	113	194	170	333	35	77	5	31	0	1	25	86	0	1	0	1	1	4	0	1	107	627	207	647		
6 Printing & stationery	4	12	1	3	0	0	1	3	15	110	51	143	76	253	10	37	1	5	0	0	11	45	0	1	0	0	0	2	0	0	46	209	92	313		
7 Communication expenses	9	24	1	4	0	0	1	4	47	226	101	292	146	538	19	76	2	11	0	1	22	88	0	1	1	1	4	0	1	171	613	189	643			
8 Legal & professional charges	2	7	0	0	0	0	0	0	43	23	89	33	148	4	21	0	3	0	0	0	4	24	0	0	0	0	0	0	0	0	0	37	166	39	177	
9 Auditor's fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
(a) as auditor	0	1	0	0	0	0	0	0	2	11	5	16	7	20	1	4	0	1	0	0	1	5	0	0	0	0	0	0	0	0	0	0	0	34	9	36
(b) as adviser or in any other capacity, in	0	0	0	0	0	0	0	0	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	1	4	
(c) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(d) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(e) Management services, and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(f) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10 Advertisement and publicity	207	465	42	102	0	0	42	102	1,468	3,771	2,446	4,832	4,273	8,563	996	1,262	82	103	6	15	485	1,649	9	18	4	9	26	39	5	12	5,007	16,120	5,252	16,623		
11 Interest & Bank Charges	12	49	1	8	0	0	1	8	63	276	130	362	193	648	25	98	3	16	0	1	26	100	0	1	0	1	4	0	1	224	756	235	794			
12 Depreciation	14	48	2	12	0	0	2	12	80	444	136	534	266	1,038	33	150	4	22	0	2	38	173	0	2	0	0	0	0	0	1	307	1,363	327	1,663		
13 Brand/Trade Mark usage Recharges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14 Business Development and Sales Promotion	65	345	10	48	0	0	10	48	543	3,212	1,387	4,458	1,852	7,332	226	1,087	26	127	2	13	289	1,296	7	15	1	8	11	16	1	10	3,225	8,712	2,371	9,145		
15 Information Technology Expenses	37	148	4	31	0	0	4	31	214	1,036	499	1,546	712	2,742	89	344	11	54	0	1	100	467	1	6	0	3	4	19	1	4	619	3,242	866	4,143		
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	0	0	0	0	0	0	0	0	0	0	0	10	27	10	29	
17 Others (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
(i) Data processing & Outsourcing expenses	74	265	11	52	0	0	11	52	510	1,904	675	2,466	1,485	4,370	196	644	26	131	2	7	224	745	2	9	1	5	9	30	1	6	1,723	5,056	1,609	5,422		
(ii) Policy Stamp expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
(iii) Director's sitting fees and commission	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(iv) Miscellaneous expenses	(15)	(47)	3	13	0	0	3	13	54	249	129	385	188	603	24	109	3	16	0	1	27	127	0	2	0	0	0	0	0	2	212	799	211	765		
TOTAL	682	2,024	59	551	0	0	59	551	4,540	19,597	9,773	25,590	13,813	49,946	1,799	6,836	271	960	17	77	2,041	7,423	14	96	10	48	102	289	13	64	15,929	53,113	16,761	55,689		
Liability	682	2,024	59	551	0	0	59	551	4,540	19,597	9,773	25,590	13,813	49,946	1,799	6,836	271	960	17	77	2,041	7,423	14	96	10	48	102	289	13	64	15,929	53,113	16,761	55,689		
Outflows	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

Notes:
 (a) Items of expense in excess of one percent of the total premium (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate item.
 (b) Separate disclosure to be made for segment/sub-segment which contribute more than 10 percent of the total gross direct premium.
 (c) Expense paid for various outsourcing arrangements are to be booked under relevant 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/		Public/ Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21	For the Quarter Mar-21	Up to the quarter Mar-21			
1 Employee remuneration & welfare benefits	51	599	7	107	0	0	7	107	520	6,620	2,972	14,788	3,410	14,788	372	2,273	38	469	5	12	415	2,254	2	36	1	16	8	95	1	72	3,919	12,760	3,976	16,476	
2 Travel, Conveyance and welfare catering	4	8	1	2	0	0	1	2	14	89	2	116	111	115	36	33	1	7	0	0	17	40	0	1	0	0	1	1	0	1	136	428	141	605	
3 Training expenses	1	1	0	0	0	0	1	0	11	11	4	12	3	25	0	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Hotels, clubs & banquets	2	54	0	15	0	0	0	15	20	658	283	787	283	1,624	27	219	2	45	0	1	29	265	(9)	3	(9)	2	0	9	(9)	7	312	1,771	315	2,796	
5 Postage	4	17	1	5	0	0	1	5	46	213	117	248	157	461	21	75	3	15	0	0	24	86	0	1	0	0	0	0	0	0	1	188	558	193	739
6 Printing & stationery	2	10	1	3	0	0	1	3	25	125	67	146	92	277	12	42	2	9	0	0	13	51	0	1	0	0	0	2	0	1	156	348	109	51	