

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total				
	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22	For the Quarter Jun 22	Up to the Quarter Jun 22						
1 Employee remuneration & welfare benefits	298	298	73	73	-	-	73	73	1,620	1,620	2,170	2,170	3,990	3,990	922	922	88	88	88	88	13	13	1,879	1,879	16	16	4	4	36	36	5	5	5,081	5,081	5,459	5,459		
2 Travel, correspondence and vehicle running expenses	9	9	2	2	-	-	2	2	93	93	63	63	149	149	27	27	3	3	3	3	3	3	92	92	0	0	0	0	1	1	0	0	149	149	159	159		
3 Printing expenses	1	1	0	0	-	-	0	0	3	3	5	5	11	11	1	1	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	14	14	15	15
4 Bank, cable & fees	27	27	7	7	-	-	7	7	166	166	107	107	363	363	84	84	9	9	1	1	1	1	94	94	1	1	0	0	3	3	0	0	461	461	495	495		
5 Insures	10	10	2	2	-	-	2	2	80	80	71	71	150	150	30	30	1	1	0	0	0	0	34	34	0	0	0	0	1	1	0	0	164	164	176	176		
6 Printing & stationery	5	5	1	1	-	-	1	1	33	33	39	39	72	72	17	17	2	2	0	0	0	0	19	19	0	0	0	0	1	1	0	0	91	91	96	96		
7 Communication expenses	11	11	3	3	-	-	3	3	65	65	76	76	143	143	33	33	4	4	0	0	0	0	37	37	0	0	0	0	1	1	0	0	182	182	195	195		
8 Legal & professional charges	3	3	0	0	-	-	0	0	13	13	14	14	27	27	6	6	1	1	0	0	0	0	7	7	0	0	0	0	0	0	0	0	16	16	17	17		
9 Auditors' fees, expenses etc.	-	-	0	0	-	-	0	0	3	3	4	4	7	7	2	2	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0		
(a) as auditor	-	-	0	0	-	-	0	0	3	3	4	4	7	7	2	2	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0		
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) Transition matters	0	0	0	0	-	-	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1		
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(f) in any other capacity	0	0	0	0	-	-	0	0	1	1	2	2	3	3	1	1	1	1	0	0	0	0	1	1	0	0	0	0	0	0	0	4	4	4	4			
10 Advertisement and publicity	122	122	39	39	-	-	39	39	748	748	888	888	1,636	1,636	377	377	46	46	5	5	423	423	4	4	4	4	2	2	15	15	2	2	2,081	2,081	2,233	2,233		
11 Interest & Bank Charges	12	12	1	1	-	-	1	1	72	72	86	86	159	159	37	37	4	4	1	1	41	41	6	6	0	0	0	0	1	1	0	0	202	202	217	217		
12 Depreciation	19	19	5	5	-	-	5	5	116	116	137	137	253	253	58	58	6	6	1	1	69	69	1	1	0	0	2	2	0	0	0	0	322	322	346	346		
13 Branch/Field Staff Lodge Rent Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14 Business Development and Sales Promotion Expenses	171	171	42	42	-	-	42	42	1,049	1,049	1,244	1,244	2,293	2,293	529	529	36	36	8	8	959	959	4	4	2	2	2	2	20	20	3	3	2,937	2,937	3,129	3,129		
15 Information Technology Expenses	46	46	11	11	-	-	11	11	281	281	337	337	618	618	143	143	15	15	2	2	168	168	1	1	1	1	1	1	0	0	1	1	798	798	844	844		
16 Goods and Service Tax (GST)	0	0	0	0	-	-	0	0	1	1	2	2	3	3	1	1	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	4	4	4	4		
17 Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(i) Data processing & Outsourcing expenses	122	122	39	39	-	-	39	39	746	746	885	885	1,631	1,631	376	376	46	46	5	5	422	422	4	4	4	4	2	2	15	15	2	2	2,075	2,075	2,227	2,227		
(ii) Policy Stamp expenses	0	0	0	0	-	-	0	0	5	5	-	-	5	5	1	1	1	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0			
(iii) Director Remuneration and commission	18	18	0	0	-	-	0	0	1	1	0	0	2	2	1	1	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0		
(iv) Miscellaneous expenses	12	12	7	7	-	-	7	7	133	133	162	162	305	305	79	79	0	0	0	0	1	1	88	88	1	1	0	0	0	0	0	0	421	421	440	440		
TOTAL	888	888	215	215	-	-	215	215	6,483	6,483	6,486	6,486	11,987	11,987	6,224	6,224	293	293	29	29	39	39	3,053	3,053	28	28	13	13	100	100	14	14	13,916	13,916	16,098	16,098		
Grand Total	888	888	215	215	-	-	215	215	6,483	6,483	6,486	6,486	11,987	11,987	6,224	6,224	293	293	29	29	39	39	3,053	3,053	28	28	13	13	100	100	14	14	13,916	13,916	16,098	16,098		

Notes:

- (a) Items of expenses 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 line item.
- (b) Detailed disclosure to be made for expensing each segment which contributes more than 10 percent of the total gross direct premium.
- (c) Expenses paid for various outsourcing activities/arrangements 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 expense		TOTAL MISCELLANEOUS		Grand Total		Grand Total	
	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21
	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21	For the Quarter Jan-21	Up to the quarter Jun-21
1 Employee remuneration & welfare benefits	250	250	84	84	0	0	84	84	2,020	2,020	1,622	1,622	3,642	3,642	835	835	137	137	0	0	978	978	11	11	0	0	0	0	43	43	13	13	4,693	4,693	5,027	5,027
2 Travel, conveyance and vehicle running expenses	2	2	1	1	0	0	1	1	16	16	12	12	28	28	6	6	1	1	0	0	8	8	0	0	0	0	0	0	0	0	34	34	39	39		
3 Training expenses	0	0	0	0	0	0	0	0	1	1	1	1	2	2	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1	3	3
4 Items, rates & taxes	24	24	8	8	0	0	8	8	395	395	357	357	752	752	81	81	33	33	1	1	96	96	1	1	1	1	4	4	1	1	463	463	486	486		
5 Depreciation	8	8	0	0	0	0	0	0	84	84	76	76	160	160	26	26	0	0	0	0	31	31	0	0	0	0	1	1	0	0	181	181	198	198		
6 Printing & stationery	3	3	1	1	0	0	1	1	28	28	22	22	50	50	12	12	2	2	0	0	14	14	0	0	0	0	1	1	1	1	0	0	65	65	88	88
7 Communication expenses	8	8	3	3	0	0	3	3	87	87	54	54	121	121	28	28	5	5	0	0	33	33	0	0	0	0	1	1	0	0	156	156	167	167		
8 Legal & professional charges	3	3	1	1	0	0	1	1	21	21	16	16	37	37	8	8	1	1	0	0	10	10	0	0	0	0	0	0	0	0	48	48	51	51		
9 Auditor's fee, expenses etc.																																				
(a) as auditor																																				
(b) as adviser or in any other capacity, in respect of																																				
(c) Taxation matters																																				
(d) Insurance matters																																				
(e) Management services and																																				
(f) in any other capacity																																				
10 Advertisement and publicity	34	34	11	11	0	0	11	11	272	272	219	219	491	491	112	112	18	18	1	1	132	132	1	1	1	1	6	6	2	2	632	632	677	677		
11 Interest & Bank Charges	7	7	2	2	0	0	2	2	58	58	47	47	105	105	24	24	4	4	0	0	29	29	0	0	0	0	1	1	0	0	137	137	147	147		
12 Information	16	16	5	5	0	0	5	5	131	131	106	106	237	237	54	54	9	9	0	0	69	69	1	1	0	0	3	3	1	1	309	309	327	327		
13 Brand/Trade Mark usage fees/charges																																				
14 Business Development and Sales Promotion Expenses	130	130	44	44	0	0	44	44	1,052	1,052	845	845	1,897	1,897	455	455	71	71	1	1	500	500	6	6	3	3	22	22	7	7	2,444	2,444	2,618	2,618		
15 Information Technology Expenses	44	44	15	15	0	0	15	15	398	398	287	287	685	685	148	148	24	24	1	1	175	175	2	2	1	1	8	8	2	2	831	831	891	891		
16 Goods and Services Tax (GST)	1	1	0	0	0	0	0	0	4	4	3	3	8	8	2	2	0	0	0	0	2	2	0	0	0	0	0	0	0	0	14	14	15	15		
17 Others (to be specified)																																				
(i) Data processing & Outsourcing expenses	66	66	23	23	0	0	23	23	548	548	440	440	988	988	227	227	37	37	2	2	366	366	3	3	2	2	12	12	4	4	1,274	1,274	1,365	1,365		
(ii) Policy Stamp expenses	0	0	(8)	(8)			(8)	(8)	3	3	1	1	4	4	1	1	1	1	0	0	2	2	0	0	0	0	0	0	0	0	3	3	5	5		
(iii) Director's office fees	0	0	0	0	0	0	0	0	1	1	1	1	2	2	1	1	1	1	0	0	1	1	0	0	0	0	0	0	0	0	2	2	4	4		
(iv) Miscellaneous expenses	0	0	0	0	0	0	0	0	112	112	90	90	202	202	48	48	8	8	2	2	58	58	0	0	0	0	0	0	0	0	171	171	1	1	253	253
TOTAL	608	608	207	207	0	0	207	207	4,956	4,956	3,978	3,978	8,934	8,934	2,050	2,050	337	337	16	16	2,463	2,463	26	26	14	14	96	96	32	32	11,507	11,507	12,323	12,323		
In Total	608	608	207	207	0	0	207	207	4,956	4,956	3,978	3,978	8,934	8,934	2,050	2,050	337	337	16	16	2,463	2,463	26	26	14	14	96	96	32	32	11,507	11,507	12,323	12,323		

Notes:
 (A) Items of expenses 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 line item.
 (B) Separate disclosure to be made for each head of expenses which attributable more than 10 percent of the total gross direct premium.
 (C) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses"