	FIRE		Marine Cargo		Marin	e Hull	<u>Total N</u>	<u>Marine</u>	Moto	r OD	Moto	or TP	<u>Total Motor</u>					
Particulars	For the Quarter Sep.22	Up to the quarter Sep.22																
1 Employees' remuneration & welfare benefits	55	353	32	105	-	-	32	105	1,318	3,148	3,429	5,599	4,747	8,7				
2 Travel, conveyance and vehicle running expenses	3	11	1	3	-	-	1	3	48	101	117	180	165	2				
3 Training expenses	(0)	1	0	0	_	_	0	0	1	6	5	11	6					
4 Rents, rates & taxes	18	45	7	13		_	7	13	239	405	523	720	762	1,				
5 Repairs	10	11	1	3		_	1	3	38	98	103	174	141	Δ,				
6 Printing & stationery	0	6	0	2		_	0	2	18	51	52	91	70					
7 Communication expenses	0	11	1	3		_	1	3	33	99	98	176	132					
8 Legal & professional charges	1	3	0	3		-	0	1	14	26	32	46	45					
	1	3	U	1	<u>-</u>	-	U	1	14	20	32	40	45					
9 Auditors' fees, expenses etc.		4	0	0			0		2	5		9	0					
(a) as auditor	0	1	0	0	-	-	Ü	0	2	5	6	9	8					
(b) as adviser or in any other capacity, in	-		-		_		-	-	-		-		-					
respect of																		
(i) Taxation matters	0	0	0	0	-	-	0	0	0	1	1	1	1					
(ii) Insurance matters	-		-		-		-	-	-		-		-					
(iii) Management services; and	-	-	-	-	-		-	-	-		-		-					
(c) in any other capacity	(0)	0	0	0	-	-	0	0	1	2	2	3	2					
10 Advertisement and publicity	297	419	95	124	-	-	95	124	2,979	3,728	5,743	6,630	8,722	10,				
11 Interest & Bank Charges	3	15	2	5	-	-	2	5	63	136	156	242	219					
12 Depreciation	3	22	2	7	-	-	2	7	81	196	212	349	293					
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-					
14 Business Development and Sales Promotion Expenses	(68)	103	(11)	30	-	-	(11)	30	(135)	914	382	1,626	248	2,				
15 Information Technology Expenses	17	64	8	19	-	-	8	19	283	566	671	1,006	954	1,				
16 Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	1	3	3	5	4					
17 Others (to be specified)a		, i	ŭ	- J									·					
(i) Data processing & Outsourcing expenses	(32)	90	(3)	27	-	-	(3)	27	57	803	543	1,428	599	2,3				
(ii) Policy Stamp expenses	0	0	-	0	-	-	-	0	6	11	-	-	6					
(iii) Directors' sitting fees and commission	0	0	0	0	-	-	0	0	1	2	2	3	2					
(iv) Miscellaneous expenses	(44)	(32)	3	11	-	-	3	11	54	208	188	369	242	Į				
TOTAL	256	1,124	139	354	-	-	139	354	5,103	10,507	12,266	18,669	17,369	29,1				
In India	256	1,124	139	354	-	-	139	354	5,103	10,507	12,266	18,669	17,369	29,				
Outside India		-, :	200	55 .				33.	3,203	-3,55.	,	_3,000	/555					
	Notes:					<u> </u>												

(a) Items of expenses in excess of one percent of the total premiums (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 segment/sub-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	FIR	RE	Marine Cargo		Marine Hull		<u>Total N</u>	Marine	Moto	r OD	Moto	or TP	<u>Total Motor</u>		
	For the Quarter Sep.21	Up to the quarter Sep.21													
1 Employees' remuneration & welfare benefits	140	390	34	119	0	0	34	119	1,871	3,890	2,279	3,901	4,150	7,792	
2 Travel, conveyance and vehicle running	2	-	1	2	0	0	1	2	36	51	39	51	75	103	
expenses	3	5	1	۷	U	U	1	2	30	21	39	21	/5	103	
3 Training expenses	0	0	0	0	0	0	0	0	2	3	2	3	4	6	
4 Rents, rates & taxes	13	37	3	11	0	0	3	11	177	372	216	373	393	744	
5 Repairs	4	12	1	3	0	0	1	3	51	115	64	115	115	230	
6 Printing & stationery	2	5	0	2	0	0	0	2	22	50	28	50	50	101	
7 Communication expenses	5	13	1	4	0	0	1	4	62	129	76	130	138	259	
8 Legal & professional charges	0	3	0	1	0	0	0	1	10	30	14	30	23	60	
9 Auditors' fees, expenses etc.										-		-			
(a) as auditor	0	1	0	0	0	0	0	0	3	7	4	7	7	14	
(b) as adviser or in any other capacity, in respect of	-		-		-		-	-	-	-	-	-	-	-	
(i) Taxation matters	0	0	0	0	0	0	0	0	0	1	0	1	1	1	
(ii) Insurance matters	-		-	,	-		-	-	-	-	-	-	-	-	
(iii) Management services; and	_		_		_		-	-	-	-	-	_	-	-	
(c) in any other capacity	0	0	0	0	0	0	0	0	1	2	1	2	3	4	
10 Advertisement and publicity	60	93	17	28	0	0	17	28	660	932	716	935	1,377	1,868	
11 Interest & Bank Charges	6	13	2	4	0	0	2	4	74	133	86	133	160	266	
12 Depreciation	9	25	2	8	0	0	2	8	117	248	143	249	260	497	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	78	208	19	63	0	0	19	63	1,024	2,076	1,237	2,082	2,261	4,158	
15 Information Technology Expenses	17	61	4	19	0	0	4	19	253	611	325	613	578	1,224	
16 Goods and Services Tax (GST)	1/	1	0	0	0	0		0	233	6	323	6	5/5	12	
17 Others (to be specified)a	0		U	0	0		0	<u> </u>	۷		<u> </u>		<u> </u>	12	
(i) Data processing & Outsourcing expenses	16	84	3	26	0	0	3	26	291	839	401	842	692	1,681	
(ii) Policy Stamp expenses	0	0	0	(0)	-	-	0	(0)	5	8	-	-	5	8	
(iii) Directors' sitting fees	0	0	0	0	0	0	0	0	1	3	1	3	3	5	
(iv) Miscellaneous expenses	(12)	(4)	2	8	0	0	2		86	197	108	198	194	395	
TOTAL	340	948	90	297	0	0	90	297	4,748	9,704	5,745	9,723	10,492	19,427	
In India	340	948	90	297	0	0	90	297	4,748	9,704	5,745	9,723	10,492	19,427	
												· · ·	-	•	

(a) Items of expenses in excess of one percent of the total premiums (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 segment/sub-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"



-						M!"-													/Ama	Laldes)
	Health		Health Personal Accident		Travel I	Miscella nsurance		<u>Health</u>	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous segment		<u>Total Miscellaneous</u>		(Amount in Rs. Grand Total	
Particulars	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22
1 Employees' remuneration & welfare benefits	417	1,340	56	154	9	22	482	1,516	6	16	4	8	16	53	2	7	5,257	10,345	5,345	10,80
2 Travel, conveyance and vehicle running expenses	16	43	2	5	0	1	19	49	0	1	0	0	1	2	0	0	185	333	189	34
3 Training expenses	0	3	0	0	0	0	0	3	0	0	0	0	0	0	(0)	0	6	21	6	2
Rents, rates & taxes	89	172	11	20	2	3	101	195	1	2	1	1	3	7	0	1	869	1,330	894	
Repairs	12	42	2	5	0	1	13			0	0	0	0	2	. 0	0	155	321		3:
Printing & stationery	5	22	1	2	0	0	6	25	0	0	0	0	0	1	. 0	0	76	167		1
7 Communication expenses	9	42	1	5	0	1	11	48	0	0	0	0	0	2	. 0	0	143	325	144	3:
B Legal & professional charges	5	11	1	1	0	0	6	13	0	0	0	0	0	0	0	0	51	86	52	
Auditors' fees, expenses etc.																				ĺ
(a) as auditor	1	2	0	0	0	0	1	3	0	0	0	0	0	0	0	0	9	17	9	
(b) as adviser or in any other capacity, in			_					_					_							i –
respect of	-		-		•		-	-	_		-		_		-					1
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	1	i Total
(ii) Insurance matters	-		-		ı		-	-	-		-		-		-		-	-	ı	<u> </u>
(iii) Management services; and	-		-		-		-	-	-		-		-		-		-	-	1	-
(c) in any other capacity	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	6	2	ĺ
0 Advertisement and publicity	1,209	1,587	142	182	21	26	1,372	1,795	15	19	8	10	47	62	6	8	10,171	12,252	10,562	
1 Interest & Bank Charges	21	58	3	7	0	1	24	66	0	1	0	0	1	2	. 0	0	245	448	250	4
2 Depreciation	25	84	3	10	1	1	29	95	0	1	0	1	1	3	0	0	324	646	329	6
B Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Development and Sales Promotion Expenses	(140)	389	(12)	45	(1)	6	(152)	440	(1)	5	(0)	2	(6)	15	(1)	2	88	3,005	9	3,13
5 Information Technology Expenses	98	241	12	28	2	4	113	272	1	3	1	2	4	9	0	1	1,073	1,859	1,098	1,9
6 Goods and Services Tax (GST)	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	5	9	5	·
7 Others (to be specified)a																				ĺ
(i) Data processing & Outsourcing expenses	(35)	342	(1)	39	0	6	(35)	387	0	4	0	2	(1)	13	(0)	2	563	2,639	529	2,7
(ii) Policy Stamp expenses	0	1	1	1	0	0	1	3	0	0	0	0	0	0	0	0	8	14	8	
(iii) Directors' sitting fees and commission	0	1	0	<u> </u>	0	0	0	1	0	0	0	0	0	1	0	0	2		3	
(iv) Miscellaneous expenses	27	105	4	12	0	1	21	120	0	1	1	- 0	(0)	(12)		1	266	607	226	6
(IV) Priscellarieous experises	2/	105	4	13	0	1	31	120	0	1	1	1	(8)	(12)	0	1	266	687	226	6
TOTAL	1,762	4,485	226	517	35	<del>                                     </del>	2,023	5,077			16	29		160		22	19,500	34,516	19,895	
In India	1,762	4,485	226	517	35	74	2,023	5,077	24	53	16	29	60	160	8	22	19,500	34,516	19,895	35,9
Outside India																				1

Particulars	Hea	Health		Personal Accident		nsurance	<u>Total F</u>	<u>lealth</u>	Workmen's C	ompensation/	Public/ Produ	ct Liability	Engin	eering	Other Miscella	neous segment	Total Misc	<u>ellaneous</u>	<b>Grand Total</b>	Grand To
	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to th quarte Sep.2												
Employees' remuneration & welfare benefits	623	1,458	79	216	9	15	711	1,689	8	19	7	13	20	63	5	18	4,901	9,594	5,075	10,
Travel, conveyance and vehicle running	12	19	2	2	0	0	15	າາ	0	0		0	,	1			90	126	94	
expenses	13	19	2	3	U	U U	15		0	U	U		1	1	0	U U				
Training expenses	1	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0	5	8		
Rents, rates & taxes	59	100	7	21	1	1	67	161		2	1	1	2	6	0	2	463	917		
Repairs	17	43	2	6	0	0	19	50	_	1	0	0	1	2	0	1	135	283		
Printing & stationery	7	19	1	3	0	0	8	22		0	0	0		1	0	0	59	124		
Communication expenses	21	48	3	7	0	0	24	56		1	0	0	1	2	0	1	163	319		
Legal & professional charges	3	11	0	2	0	0	3	13	0	0	0	0	0	0	0	0	27	74	27	
Auditors' fees, expenses etc.		-		-								-				-				
(a) as auditor	1	3	0	0	0	0	1	3	0	0	0	0	0	0	0	0	9	17	10	
(b) as adviser or in any other capacity, in	-	-	-	-	-		-	-	-		-	-	-		-	-				
respect of (i) Taxation matters	0	0	0	0	0		0	0		0		0	_	_			1	າ	1	-
(ii) Insurance matters	- 0	- 0	- 0		- 0	0	- 0	- 0		0		-	-	0						
(iii) Management services; and		-			-		-		<del>-</del>		-		-		<del>                                     </del>	<del>-</del> -		<u>-</u>	-	
(c) in any other capacity		1	-		-	0	0	1	-	0	-			0	-	-	3		3	
Advertisement and publicity	237	349	33	52	2	0	273	405	2	5	2	2	0	15	2	1	1,667	2,299		
Interest & Bank Charges	257	50	33	7	<u> </u>	1	29	58		1	0	<u> </u>	1	13	3	1	191	328		
Depreciation	39	93	5	14	1	1	44	108		1	0	1	1	Δ	0	1	307	612		
Brand/Trade Mark usage fee/charges	- 39			-			-	-		_			-			-	-			
Business Development and Sales Promotion			-		_	_			_	_	-		_	_	<del> </del>	-				
Expenses	343	778	44	115	5	8	392	901	5	10	4	7	11	34	3	10	2,675	5,120	2,773	
Information Technology Expenses	81	229	10	34	1	2	92	265	1	3	1	2	2	10	0	3	675	1,507	696	
Goods and Services Tax (GST)	1	2	0	0	0	0	1	3	0	0	0	0	0	0	0	0	6	15		
Others (to be specified)a		-		-								-				-				
(i) Data processing & Outsourcing expenses	88	315	9	47	1	3	99	364	1	4	1	3	2	14	0	4	796	2,070	815	
(ii) Policy Stamp expenses	1	3	1	2	0	0	2	5	0	0	0	0	0	0	0	0	7	12	7	
(iii) Directors' sitting fees	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	3	6	3	
(iv) Miscellaneous expenses	33	81	4	12	0	1	38	94	1	1	0	1	(2)	(9)	0	1	231	483	220	
TOTAL	1,593	3,643	204	542	21		1,819	4,222			18	33				<del></del>	12,412	23,920		
In India	1,593	3,643	204	542	21	37	1,819	4,222	22	48	18	33	49	145	13	45	12,412	23,920	12,843	
Outside India																				