

FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Miscellaneous Motor TP		Total Motor	
		For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026
1	Employees' remuneration & welfare benefits	1,662	1,662	626	626	3	3	629	629	4,342	4,342	4,616	4,616	8,958	8,958
2	Travel, conveyance and vehicle running expenses	62	62	24	24	-	-	24	24	187	187	199	199	386	386
3	Training expenses	81	81	29	29	-	-	29	29	143	143	152	152	295	295
4	Rents, rates & taxes	251	251	87	87	1	1	88	88	531	531	569	569	1,100	1,100
5	Repairs	21	21	7	7	-	-	7	7	43	43	46	46	89	89
6	Printing & stationery	11	11	4	4	-	-	4	4	22	22	23	23	45	45
7	Communication expenses	55	55	19	19	-	-	19	19	107	107	115	115	222	222
8	Legal & professional charges	386	386	136	136	1	1	137	137	807	807	861	861	1,668	1,668
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	2	1	1	-	-	1	1	3	3	3	3	6	6
	(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	1	1	2	2
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,845	1,845	629	629	12	12	641	641	3,912	3,912	4,199	4,199	8,111	8,111
11	Interest & Bank Charges	116	116	38	38	1	1	39	39	224	224	241	241	465	465
12	Depreciation	409	409	137	137	3	3	140	140	818	818	879	879	1,697	1,697
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	345	345	115	115	2	2	117	117	677	677	729	729	1,406	1,406
16	Goods and Services Tax (GST)	294	294	98	98	2	2	100	100	547	547	587	587	1,134	1,134
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	22	22	10	10	-	-	10	10	121	121	128	128	249	249
	Co-insurance Administration Fees	233	233	16	16	1	1	17	17	-	-	-	-	-	-
	Co-insurance Administration Income	(176)	(176)	(49)	(49)	(4)	(4)	(53)	(53)	-	-	-	-	-	-
	Business Conferences and Meetings	462	462	159	159	-	-	159	159	656	656	695	695	1,351	1,351
	TOTAL	6,081	6,081	2,086	2,086	22	22	2,108	2,108	13,141	13,141	14,043	14,043	27,184	27,184
	In India	6,081	6,081	2,086	2,086	22	22	2,108	2,108	13,141	13,141	14,043	14,043	27,184	27,184
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-



FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	Miscellaneous									
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability	
		For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026
1	Employees' remuneration & welfare benefits	7,911	7,911	180	180	1,852	1,852	9,943	9,943	148	148
2	Travel, conveyance and vehicle running expenses	333	333	7	7	73	73	413	413	6	6
3	Training expenses	306	306	9	9	96	96	411	411	8	8
4	Rents, rates & taxes	784	784	23	23	103	103	910	910	13	13
5	Repairs	58	58	2	2	5	5	65	65	1	1
6	Printing & stationery	40	40	1	1	10	10	51	51	1	1
7	Communication expenses	152	152	5	5	17	17	174	174	3	3
8	Legal & professional charges	1,372	1,372	38	38	284	284	1,694	1,694	27	27
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	4	4	-	-	-	-	4	4	-	-
	(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	-	-	-	-	1	1	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5,303	5,303	162	162	429	429	5,894	5,894	75	75
11	Interest & Bank Charges	276	276	10	10	7	7	293	293	4	4
12	Depreciation	1,073	1,073	35	35	67	67	1,175	1,175	15	15
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	857	857	29	29	34	34	920	920	12	12
16	Goods and Services Tax (GST)	760	760	26	26	77	77	863	863	13	13
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	209	209	3	3	40	40	252	252	3	3
	Co-insurance Administration Fees	140	140	-	-	-	-	140	140	1	1
	Co-insurance Administration Income	(162)	(162)	(1)	(1)	-	-	(163)	(163)	-	-
	Business Conferences and Meetings	1,540	1,540	48	48	547	547	2,135	2,135	44	44
	TOTAL	20,957	20,957	577	577	3,641	3,641	25,175	25,175	374	374
	In India	20,957	20,957	577	577	3,584	3,584	25,175	25,175	374	374
	Outside India					57	57				

FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	Miscellaneous																Grand Total	Grand Total
		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit		Other Miscellaneous segment		Total Miscellaneous					
		For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026	For the Quarter ended June 30, 2026	Up to the quarter ended June 30, 2026		
1	Employees' remuneration & welfare benefits	452	452	210	210	99	99	128	128	270	270	498	498	20,706	20,706	22,997	22,997		
2	Travel, conveyance and vehicle running expenses	16	16	8	8	4	4	2	2	9	9	24	24	868	868	954	954		
3	Training expenses	23	23	9	9	4	4	17	17	16	16	7	7	790	790	900	900		
4	Rents, rates & taxes	91	91	40	40	23	23	8	8	36	36	101	101	2,322	2,322	2,661	2,661		
5	Repairs	8	8	4	4	2	2	-	-	3	3	9	9	181	181	209	209		
6	Printing & stationery	4	4	1	1	1	1	2	2	2	2	1	1	108	108	123	123		
7	Communication expenses	21	21	9	9	5	5	2	2	8	8	21	21	465	465	539	539		
8	Legal & professional charges	126	126	55	55	28	28	35	35	63	63	116	116	3,812	3,812	4,335	4,335		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	1	1	-	-	-	-	-	-	-	-	-	-	11	11	14	14		
	(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		
	d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	Advertisement and publicity	700	700	315	315	186	186	1	1	241	241	835	835	16,358	16,358	18,844	18,844		
11	Interest & Bank Charges	47	47	21	21	12	12	-	-	15	15	53	53	910	910	1,065	1,065		
12	Depreciation	159	159	71	71	42	42	3	3	54	54	181	181	3,397	3,397	3,946	3,946		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	137	137	61	61	37	37	1	1	45	45	157	157	2,776	2,776	3,238	3,238		
16	Goods and Services Tax (GST)	112	112	49	49	28	28	13	13	42	42	115	115	2,369	2,369	2,763	2,763		
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Miscellaneous Expenses	3	3	3	3	1	1	(5)	(5)	2	2	19	19	527	527	559	559		
	Co-insurance Administration Fees	17	17	31	31	8	8	-	-	-	-	5	5	202	202	452	452		
	Co-insurance Administration Income	(187)	(187)	(71)	(71)	(94)	(94)	-	-	-	-	(4)	(4)	(519)	(519)	(748)	(748)		
	Business Conferences and Meetings	136	136	50	50	19	19	122	122	101	101	16	16	3,974	3,974	4,595	4,595		
	TOTAL	1,866	1,866	866	866	405	405	329	329	907	907	2,154	2,154	59,260	59,260	67,449	67,449		
	In India	1,866	1,866	866	866	405	405	329	329	907	907	2,154	2,154	59,260	59,260	67,392	67,392		
	Outside India															57	57		

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
		For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	Motor OD		Motor TP		Total Motor	
		For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025
1	Employees' remuneration & welfare benefits	2,349	2,349	675	675	1	1	676	676	4,324	4,324	4,952	4,952	9,276	9,276
2	Travel, conveyance and vehicle running expenses	122	122	34	34	1	1	35	35	246	246	283	283	529	529
3	Training expenses	83	83	26	26	-	-	26	26	127	127	145	145	272	272
4	Rents, rates & taxes	283	283	75	75	-	-	75	75	465	465	524	524	989	989
5	Repairs	14	14	4	4	-	-	4	4	23	23	26	26	49	49
6	Printing & stationery	14	14	4	4	-	-	4	4	24	24	28	28	52	52
7	Communication expenses	88	88	23	23	-	-	23	23	138	138	155	155	293	293
8	Legal & professional charges	432	432	130	130	-	-	130	130	613	613	699	699	1,312	1,312
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	2	1	1	-	-	1	1	3	3	4	4	7	7
	(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	-	-	-	-	-	-	1	1	1	1	2	2
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	1	1	-	-	1	1
10	Advertisement and publicity	560	560	145	145	1	1	146	146	1,197	1,197	1,363	1,363	2,560	2,560
11	Interest & Bank Charges	137	137	35	35	-	-	35	35	211	211	235	235	446	446
12	Depreciation	504	504	130	130	1	1	131	131	797	797	891	891	1,688	1,688
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	400	400	102	102	1	1	103	103	629	629	701	701	1,330	1,330
16	Goods and Services Tax (GST)	9	9	3	3	-	-	3	3	12	12	14	14	26	26
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	59	59	17	17	-	-	17	17	134	134	154	154	288	288
	Co-insurance Administration Fees	290	290	20	20	-	-	20	20	-	-	-	-	-	-
	Co-insurance Administration Income	(397)	(397)	(40)	(40)	-	-	(40)	(40)	-	-	-	-	-	-
14	Business Conferences and Meetings	780	780	266	266	-	-	266	266	701	701	810	810	1,511	1,511
	TOTAL	5,730	5,730	1,650	1,650	5	5	1,655	1,655	9,646	9,646	10,985	10,985	20,631	20,631
	In India	5,730	5,730	1,650	1,650	5	5	1,655	1,655	9,646	9,646	10,985	10,985	20,631	20,631
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miscellaneous											
	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability	
		For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025
1	Employees' remuneration & welfare benefits	5,839	5,839	170	170	1,333	1,333	7,342	7,342	151	151
2	Travel, conveyance and vehicle running expenses	349	349	10	10	85	85	444	444	8	8
3	Training expenses	181	181	5	5	38	38	224	224	6	6
4	Rents, rates & taxes	441	441	18	18	67	67	526	526	11	11
5	Repairs	21	21	1	1	3	3	25	25	1	1
6	Printing & stationery	32	32	1	1	7	7	40	40	1	1
7	Communication expenses	113	113	5	5	12	12	130	130	3	3
8	Legal & professional charges	723	723	25	25	120	120	868	868	25	25
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	2	-	-	-	-	2	2	-	-
	(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	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,503	1,503	45	45	358	358	1,906	1,906	30	30
11	Interest & Bank Charges	143	143	8	8	7	7	158	158	3	3
12	Depreciation	610	610	31	31	57	57	698	698	14	14
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	449	449	24	24	33	33	506	506	10	10
16	Goods and Services Tax (GST)	9	9	1	1	-	-	10	10	-	-
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	210	210	5	5	56	56	271	271	5	5
	Co-insurance Administration Fees	55	55	-	-	-	-	55	55	1	1
	Co-insurance Administration Income	(29)	(29)	-	-	-	-	(29)	(29)	-	-
14	Business Conferences and Meetings	900	900	34	34	71	71	1,005	1,005	53	53
	TOTAL	11,551	11,551	383	383	2,247	2,247	14,181	14,181	322	322
	In India	11,551	11,551	383	383	2,247	2,247	14,181	14,181	322	322
	Outside India	-	-	-	-	-	-	-	-	-	-

		Miscellaneous																	
	Particulars	Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total		
		For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the Quarter ended June 30, 2025	Up to the quarter ended June 30, 2025		
1	Employees' remuneration & welfare benefits	588	588	181	181	81	81	115	115	246	246	801	801	18,781	18,781	21,806	21,806		
2	Travel, conveyance and vehicle running expenses	28	28	9	9	4	4	5	5	12	12	47	47	1,086	1,086	1,243	1,243		
3	Training expenses	25	25	6	6	2	2	5	5	11	11	17	17	568	568	677	677		
4	Rents, rates & taxes	74	74	25	25	14	14	20	20	24	24	105	105	1,788	1,788	2,146	2,146		
5	Repairs	3	3	1	1	1	1	1	1	1	1	6	6	88	88	106	106		
6	Printing & stationery	4	4	1	1	-	-	1	1	2	2	4	4	105	105	123	123		
7	Communication expenses	23	23	8	8	5	5	7	7	7	7	33	33	509	509	620	620		
8	Legal & professional charges	131	131	33	33	15	15	30	30	51	51	103	103	2,568	2,568	3,130	3,130		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	1	1	-	-	-	-	-	-	-	-	1	1	11	11	14	14		
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	2	2	3	3		
10	Advertisement and publicity	115	115	47	47	25	25	25	25	45	45	261	261	5,014	5,014	5,720	5,720		
11	Interest & Bank Charges	37	37	13	13	9	9	11	11	10	10	54	54	741	741	913	913		
12	Depreciation	134	134	48	48	29	29	39	39	40	40	194	194	2,884	2,884	3,519	3,519		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	106	106	38	38	23	23	32	32	30	30	157	157	2,232	2,232	2,735	2,735		
16	Goods and Services Tax (GST)	3	3	1	1	-	-	1	1	1	1	2	2	44	44	56	56		
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Miscellaneous Expenses	12	12	4	4	2	2	2	2	6	6	23	23	613	613	689	689		
	Co-insurance Administration Fees	18	18	29	29	8	8	-	-	-	-	4	4	115	115	425	425		
	Co-insurance Administration Income	(151)	(151)	(29)	(29)	(52)	(52)	-	-	(1)	(1)	(2)	(2)	(264)	(264)	(701)	(701)		
14	Business Conferences and Meetings	297	297	53	53	17	17	60	60	120	120	35	35	3,151	3,151	4,197	4,197		
	TOTAL	1,448	1,448	468	468	183	183	354	354	605	605	1,845	1,845	40,037	40,037	47,422	47,422		
	In India	1,448	1,448	468	468	183	183	354	354	605	605	1,845	1,845	40,037	40,037	47,422	47,422		
	Outside India																		