FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
										Motor OD		Motor TP		Total Motor	
		For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
1	Employees' remuneration & welfare benefits	1,991	3,653	756	1,382	7	10	763	1,392	4,662	9,004	4,837	9,453	9,499	18,457
2	Travel, conveyance and vehicle running expenses	70	132	27	51	-	-	27	51	205	392	212	411	417	803
3	Training expenses	166	247	61	90	-	-	61	90	158	301	163	315	321	616
4	Rents, rates & taxes	203	454	79	166	2	3	81	169	551	1,082	578	1,147	1,129	2,229
5	Repairs	11	32	5	12	-	-	5	12	36	79	38	84	74	163
6	Printing & stationery	13	24	5	9	-	-	5	9	15	37	16	39	31	76
7	Communication expenses	47	102	18	37	1	1	19	38	115	222	121	236	236	458
8	Legal & professional charges	379	765	146	282	1	2	147	284	591	1,398	611	1,472	1,202	2,870
9	Auditors' fees, expenses etc.									-		-		-	
	(a) as auditor	1	3	-	1	-	-	-	1	3	6	4	7	7	13
	(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	-	2
	d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	124	1,969	97	726	4	16	101	742	1,458	5,370	1,493	5,692	2,951	11,062
11	Interest & Bank Charges	68	184	28	66	1	2	29	68	224	448	236	477	460	925
12	Depreciation	304	713	121	258	4	7	125	265	926	1,744	977	1,856	1,903	3,600
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	179	524	73	188	3	5	76	193	598	1,275	630	1,359	1,228	2,634
16	Goods and Services Tax (GST)	333	627	128	226	3	5	131	231	716	1,263	756	1,343	1,472	2,606
17	Others (to be specified)									-		-		-	
	Miscellaneous Expenses	118	140	44	54	-	-	44	54	319	440	333	461	652	901
	Co-insurance Administration Fees	92	325	5	21	1	2	6	23	-	-	-	-	-	-
	Co-insurance Administration Income	(96)	(272)	(38)	(87)	(2)	(6)	(40)	(93)	-	-	-	-	-	-
	Business Conferences and Meetings	708	1,170	267	426	-	-	267	426	326	982	330	1,025	656	2,007
	TOTAL	**4,711**	**10,792**	**1,822**	**3,908**	25	**47**	**1,847**	**3,955**	**10,903**	**24,044**	**11,335**	**25,378**	**22,238**	**49,422**
	In India	4,711	10,792	1,822	3,908	25	47	1,847	3,955	10,899	24,040	11,335	25,378	22,234	49,418
	Outside India	-		-		-		-		4	4	-		4	4

FORM NL-7-OPERATING EXPENSES SCHEDULE

		Miscellaneous									
	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability	
		For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
1	Employees' remuneration & welfare benefits	7,926	15,837	130	310	1,645	3,497	9,701	19,644	180	328
2	Travel, conveyance and vehicle running expenses	346	679	6	13	76	149	428	841	7	13
3	Training expenses	398	704	3	12	99	195	500	911	14	22
4	Rents, rates & taxes	663	1,447	20	43	86	189	769	1,679	14	27
5	Repairs	35	93	1	3	3	8	39	104	1	2
6	Printing & stationery	35	75	-	1	9	19	44	95	1	2
7	Communication expenses	132	284	4	9	15	32	151	325	3	6
8	Legal & professional charges	1,159	2,531	15	53	279	563	1,453	3,147	36	63
9	Auditors' fees, expenses etc.	-		-		-		-		-	
	(a) as auditor	3	7	-	-	-	-	3	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	-	-
	d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,592	6,895	45	207	386	815	2,023	7,917	37	112
11	Interest & Bank Charges	196	472	9	19	8	15	213	506	3	7
12	Depreciation	923	1,996	37	72	69	136	1,029	2,204	18	33
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	503	1,360	25	54	15	49	543	1,463	9	21
16	Goods and Services Tax (GST)	899	1,659	27	53	120	197	1,046	1,909	22	35
17	Others (to be specified)	-		-		-		-		-	
	Miscellaneous Expenses	552	761	11	14	127	167	690	942	11	14
	Co-insurance Administration Fees	125	265	1	1	-	-	126	266	-	1
	Co-insurance Administration Income	(28)	(190)	-	(1)	-	-	(28)	(191)	-	-
	Business Conferences and Meetings	1,465	3,005	(7)	41	417	964	1,875	4,010	65	109
	TOTAL	**16,924**	**37,881**	**327**	**904**	**3,354**	**6,995**	**20,605**	**45,780**	**421**	**795**
	In India	16,924	37,881	327	904	3,333	6,917	20,584	45,702	421	795
	Outside India	-		-		21	78	21	78		

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ in Lakhs)

	Particulars	Miscellaneous														Grand Total	Grand Total
		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
1	Employees' remuneration & welfare benefits	718	1,170	289	499	166	265	653	781	398	668	538	1,036	22,142	42,848	24,896	47,893
2	Travel, conveyance and vehicle running expenses	23	39	10	18	6	10	18	20	14	23	19	43	942	1,810	1,039	1,993
3	Training expenses	62	85	23	32	11	15	64	81	37	53	19	26	1,051	1,841	1,278	2,178
4	Rents, rates & taxes	89	180	35	75	22	45	134	142	42	78	93	194	2,327	4,649	2,611	5,272
5	Repairs	5	13	2	6	1	3	11	11	2	5	7	16	142	323	158	367
6	Printing & stationery	4	8	2	3	1	2	5	7	3	5	3	4	94	202	112	235
7	Communication expenses	21	42	8	17	5	10	33	35	10	18	22	43	489	954	555	1,094
8	Legal & professional charges	143	269	52	107	28	56	190	225	87	150	65	181	3,256	7,068	3,782	8,117
9	Auditors' fees, expenses etc.	-		-		-		-		-		-		-		-	
	(a) as auditor	-	1	-	-	-	-	1	1	-	-	3	3	14	25	15	29
	(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
	d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1
10	Advertisement and publicity	79	779	19	334	20	206	568	569	77	318	140	975	5,914	22,272	6,139	24,983
11	Interest & Bank Charges	34	81	13	34	9	21	67	67	15	30	48	101	862	1,772	959	2,024
12	Depreciation	145	304	56	127	37	79	244	247	63	117	181	362	3,676	7,073	4,105	8,051
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	94	231	35	96	24	61	190	191	40	85	125	282	2,288	5,064	2,543	5,781
16	Goods and Services Tax (GST)	145	257	54	103	33	61	209	222	71	113	134	249	3,186	5,555	3,650	6,413
17	Others (to be specified)	-		-		-		-		-		-		-		-	
	Miscellaneous Expenses	37	40	16	19	9	10	23	18	22	24	32	51	1,492	2,019	1,654	2,213
	Co-insurance Administration Fees	-	17	25	56	7	15	-	-	-	-	8	13	166	368	264	716
	Co-insurance Administration Income	(49)	(236)	(42)	(113)	(65)	(159)	-	-	-	-	1	(3)	(183)	(702)	(319)	(1,067)
	Business Conferences and Meetings	262	398	92	142	42	61	283	405	165	266	16	32	3,456	7,430	4,431	9,026
	TOTAL	**1,812**	**3,678**	**689**	**1,555**	**356**	**761**	**2,693**	**3,022**	**1,046**	**1,953**	**1,455**	**3,609**	**51,315**	**1,10,575**	**57,873**	**1,25,322**
	In India	1,812	3,678	689	1,555	356	761	2,693	3,022	1,046	1,953	1,455	3,609	51,315	1,10,492	57,873	1,25,239
	Outside India													26	83	26	83

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
										Motor OD		Motor TP		Total Motor	
		For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	Employees' remuneration & welfare benefits	2,346	4,695	605	1,280	9	10	614	1,290	4,512	8,836	4,936	9,888	9,448	18,724
2	Travel, conveyance and vehicle running expenses	113	235	30	64	-	1	30	65	241	487	263	546	504	1,033
3	Training expenses	130	213	33	59	-	-	33	59	176	303	193	338	369	641
4	Rents, rates & taxes	259	542	69	144	3	3	72	147	535	1,000	583	1,107	1,118	2,107
5	Repairs	18	32	5	9	-	-	5	9	36	59	39	65	75	124
6	Printing & stationery	18	32	5	9	-	-	5	9	24	48	26	54	50	102
7	Communication expenses	66	154	18	41	1	1	19	42	137	275	148	303	285	578
8	Legal & professional charges	401	833	98	228	2	2	100	230	592	1,205	645	1,344	1,237	2,549
9	Auditors' fees, expenses etc.	-		-		-				-		-			
	(a) as auditor	2	4	-	1	-	-	-	1	3	6	3	7	6	13
	(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)	-	(2)	-
	d) out of pocket expenses	-	-	-	-	-	-	-	-	-	1	-	-	-	1
10	Advertisement and publicity	575	1,135	156	301	4	5	160	306	1,486	2,683	1,628	2,991	3,114	5,674
11	Interest & Bank Charges	146	283	40	75	2	2	42	77	270	481	295	530	565	1,011
12	Depreciation	392	896	106	236	6	7	112	243	867	1,664	943	1,834	1,810	3,498
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-			-	-	-	-		
15	Information Technology Expenses	272	672	74	176	4	5	78	181	626	1,255	680	1,381	1,306	2,636
16	Goods and Services Tax (GST)	6	15	1	4	-	-	1	4	6	18	6	20	12	38
17	Others (to be specified)														
	Miscellaneous Expenses	(102)	(43)	(30)	(13)	-	-	(30)	(13)	32	166	33	187	65	353
	Co-insurance Administration Fees	176	466	15	35	3	3	18	38	-	-	-	-	-	-
	Co-insurance Administration Income	(224)	(621)	(22)	(62)	(1)	(1)	(23)	(63)	-	-	-	-	-	-
14	Business Conferences and Meetings	572	1,352	116	382	-	-	116	382	245	946	256	1,066	501	2,012
	TOTAL	**5,165**	**10,895**	**1,319**	**2,969**	**33**	**38**	**1,352**	**3,007**	**9,787**	**19,433**	**10,676**	**21,661**	**20,463**	**41,094**
	In India	5,165	10,895	1,319	2,969	33	38	1,352	3,007	9,787	19,433	10,676	21,661	20,463	41,094
	Outside India														

		Miscellaneous									
	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability	
		For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	Employees' remuneration & welfare benefits	6,527	12,366	192	362	1,644	2,977	8,363	15,705	172	323
2	Travel, conveyance and vehicle running expenses	353	702	9	19	91	176	453	897	9	17
3	Training expenses	252	433	9	14	63	101	324	548	9	15
4	Rents, rates & taxes	526	967	22	40	84	151	632	1,158	13	24
5	Repairs	32	53	1	2	4	7	37	62	-	1
6	Printing & stationery	33	65	1	2	7	14	41	81	1	2
7	Communication expenses	115	228	6	11	13	25	134	264	3	6
8	Legal & professional charges	854	1,577	30	55	218	338	1,102	1,970	28	53
9	Auditors' fees, expenses etc.	-		-		-		-		-	
	(a) as auditor	3	5	-	-	-	-	3	5	-	-
	(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	1,779	3,282	54	99	376	734	2,209	4,115	35	65
11	Interest & Bank Charges	215	358	12	20	17	24	244	402	7	10
12	Depreciation	687	1,297	35	66	61	118	783	1,481	16	30
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-			-	-
15	Information Technology Expenses	441	890	26	50	19	52	486	992	10	20
16	Goods and Services Tax (GST)	12	21	-	1	4	4	16	26	1	1
17	Others (to be specified)										
	Miscellaneous Expenses	54	264	(2)	3	28	84	80	351	(6)	(1)
	Co-insurance Administration Fees	43	98	2	2	-	-	45	100	-	1
	Co-insurance Administration Income	(39)	(68)	-	-	-	-	(39)	(68)	-	-
14	Business Conferences and Meetings	800	1,700	33	67	315	386	1,148	2,153	47	100
	TOTAL	**12,687**	**24,238**	**430**	**813**	**2,944**	**5,191**	**16,061**	**30,242**	**345**	**667**
	In India	12,687	24,238	430	813	2,788	5,035	15,905	30,086	345	667
	Outside India					156	156	156	156		

(₹ in Lakhs)

	Particulars	Miscellaneous														Grand Total	Grand Total
		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit		Other Miscellaneous segments		Total Miscellaneous			
		For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	Employees' remuneration & welfare benefits	497	1,085	264	445	81	162	427	542	304	550	586	1,387	20,142	38,923	23,102	44,908
2	Travel, conveyance and vehicle running expenses	22	50	13	22	4	8	18	23	14	26	29	76	1,066	2,152	1,209	2,452
3	Training expenses	31	56	13	19	5	7	21	26	18	29	24	41	814	1,382	977	1,654
4	Rents, rates & taxes	65	139	34	59	13	27	100	120	29	53	101	206	2,105	3,893	2,436	4,582
5	Repairs	4	7	3	4	1	2	7	8	2	3	8	14	137	225	160	266
6	Printing & stationery	4	8	2	3	1	1	3	4	2	4	5	9	109	214	132	255
7	Communication expenses	17	40	9	17	3	8	32	39	8	15	29	62	520	1,029	605	1,225
8	Legal & professional charges	90	221	46	79	14	29	91	121	59	110	88	191	2,755	5,323	3,256	6,386
9	Auditors' fees, expenses etc.	-		-		-		-		-		-					
	(a) as auditor	-	1	-	-	-	-	1	1	-	-	2	3	12	23	14	28
	(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	-	-	-	-	-	-	-	-	-	-	2	2	-	2	(1)	2
	d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	1	1	1	2	1	2
10	Advertisement and publicity	123	238	72	119	26	51	154	179	53	98	228	489	6,014	11,028	6,749	12,469
11	Interest & Bank Charges	41	78	19	32	7	16	65	76	17	27	55	109	1,020	1,761	1,208	2,121
12	Depreciation	104	238	57	105	22	51	202	241	40	80	176	370	3,210	6,094	3,714	7,233
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-			
15	Information Technology Expenses	75	181	42	80	16	39	161	193	27	57	134	291	2,257	4,489	2,607	5,342
16	Goods and Services Tax (GST)	1	4	-	1	1	1	1	2	1	2	-	2	33	77	40	96
17	Others (to be specified)																
	Miscellaneous Expenses	(40)	(28)	(7)	(3)	(3)	(1)	(18)	(16)	(21)	(15)	6	29	56	669	(76)	613
	Co-insurance Administration Fees	-	18	32	61	3	11	-	-	-	-	(1)	3	79	194	273	698
	Co-insurance Administration Income	(49)	(200)	(45)	(74)	(31)	(83)	-	-	-	(1)	(1)	(3)	(165)	(429)	(412)	(1,113)
14	Business Conferences and Meetings	115	412	59	112	13	30	89	149	116	236	26	61	2,114	5,265	2,802	6,999
	TOTAL	**1,100**	**2,548**	**613**	**1,081**	**176**	**359**	**1,354**	**1,708**	**669**	**1,274**	**1,498**	**3,343**	**42,279**	**82,316**	**48,796**	**96,218**
	In India	1,100	2,548	613	1,081	176	359	1,354	1,708	669	1,274	1,498	3,343	42,123	82,160	48,640	96,062
	Outside India													156	156	156	156