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

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous: Workmen's Compensation/ Employer's Liability		Miscellaneous: Public/ Product Liability		Miscellaneous: Engineering		Miscellaneous: Aviation		Miscellaneous: Crop Insurance		Miscellaneous: Other segments (b)		Miscellaneous: Other Miscellaneous segments		Miscellaneous: Total Miscellaneous		Grand Total	Grand Total
		For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024	For the Quarter ended on 31st March, 2024	Up to the quarter ended on 31st March, 2024
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	471.51	1,240.63	-	-	-	-	-	-	471.51	1,240.63
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102.29	258.45	-	-	-	-	-	-	102.29	258.45
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55.20	173.05	-	-	-	-	-	-	55.20	173.05
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.62	46.34	-	-	-	-	-	-	14.62	46.34
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.50	11.27	-	-	-	-	-	-	3.50	11.27
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.66	20.49	-	-	-	-	-	-	10.66	20.49
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	542.31	1,549.93	-	-	-	-	-	-	542.31	1,549.93
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.25	27.50	-	-	-	-	-	-	14.25	27.50
	(b) as advisor 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	394.07	1,356.68	-	-	-	-	-	-	394.07	1,356.68
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.64	7.06	-	-	-	-	-	-	0.64	7.06
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66.19	62.58	-	-	-	-	-	-	66.19	62.58
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.86	13.58	-	-	-	-	-	-	5.86	13.58
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	319.77	945.51	-	-	-	-	-	-	319.77	945.51
17	Other On-Site expenses*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other office running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36.98	68.22	-	-	-	-	-	-	36.98	68.22
	(b) Membership Fee of IRDAI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.98	-	-	-	-	-	-	-	23.98
	(c) Membership Fee of Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33.75	-	-	-	-	-	-	-	33.75
	(d) Information technology	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36.52	79.62	-	-	-	-	-	-	36.52	79.62
	(e) Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.04	14.42	-	-	-	-	-	-	5.04	14.42
	(f) Director Sitting Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.65	13.65	-	-	-	-	-	-	2.65	13.65
	(g) Remuneration to Directors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(h) Trademark fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60.00	240.00	-	-	-	-	-	-	60.00	240.00
	(i) Other taxes & fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19.07	19.07	-	-	-	-	-	-	19.07	19.07
	(j) Donations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.40	-	-	-	-	-	-	-	0.40
	(k) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(l) Gst Taxable Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(461.89)	16.55	-	-	-	-	-	-	(461.89)	16.55
	(m) Marketing and support services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	229.43	469.96	-	-	-	-	-	-	229.43	469.96
	(n)Valuation Report Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.25	15.25	-	-	-	-	-	-	15.25	15.25
	(o)Cadastral Mapping Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37.55	37.55	-	-	-	-	-	-	37.55	37.55
	(p)Claim Investigation cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	126.32	126.32	-	-	-	-	-	-	126.32	126.32
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**2,087.87**	**6,976.79**	-	-	-	-	-	-	**2,087.87**	**6,976.79**
	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,087.87	6,976.79	-	-	-	-	-	-	2,087.87	6,976.79
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
(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	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Miscellaneous: Workmen's Compensation/ Employer's Liability		Miscellaneous: Public/ Product Liability		Miscellaneous: Engineering		Miscellaneous: Aviation		Miscellaneous: Crop Insurance		Miscellaneous: Other segments (b)		Miscellaneous: Other Miscellaneous segments		Miscellaneous: Total Miscellaneous		Grand Total	Grand Total
		For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023	For the corresponding Quarter of the previous year ended on 31st March, 2023	up to the Quarter of the previous year ended on 31st March, 2023
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.76	21.76	-	-	-	-	-	-	21.76	21.76
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.28	12.28	-	-	-	-	-	-	12.28	12.28
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.59	5.59	-	-	-	-	-	-	5.59	5.59
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.23	7.23	-	-	-	-	-	-	7.23	7.23
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.29	0.29	-	-	-	-	-	-	0.29	0.29
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.55	0.55	-	-	-	-	-	-	0.55	0.55
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	262.44	262.44	-	-	-	-	-	-	262.44	262.44
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.64	3.64	-	-	-	-	-	-	3.64	3.64
	(b) as advisor 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.65	0.65	-	-	-	-	-	-	0.65	0.65
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.08	-	-	-	-	-	-	0.08	0.08
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.97	0.97	-	-	-	-	-	-	0.97	0.97
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.00	25.00	-	-	-	-	-	-	25.00	25.00
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Other On-Site expenses*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.81	2.81	-	-	-	-	-	-	2.81	2.81
	(a) Other office running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Membership Fee of IRDAI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Membership Fee of Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.21	4.21	-	-	-	-	-	-	4.21	4.21
	(d) Information technology	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.62	0.62	-	-	-	-	-	-	0.62	0.62
	(e) Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.75	9.75	-	-	-	-	-	-	9.75	9.75
	(f) Director Sitting Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Remuneration to Directors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	108.33	108.33	-	-	-	-	-	-	108.33	108.33
	(h) Rent and Rates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Donations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.22	0.22	-	-	-	-	-	-	0.22	0.22
	(j) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	-	-	-	-	-	-	0.00	0.00
	(k) Gst Taxable Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(l) Marketing and support services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(m)Valuation Report Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(n)Claim Investigation cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	464.90	464.90	-	-	-	-	-	-	464.90	464.90
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes:
(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"