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

										Miscellaneous					
	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026
1	Employees' remuneration & welfare benefits	10.64	10.64	-	-	-	-	-	-	-	-	485.28	485.28	485.28	485.28
2	Travel, conveyance and vehicle running expenses	0.26	0.26	-	-	-	-	-	-	-	-	11.85	11.85	11.85	11.85
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1.07	1.07	-	-	-	-	-	-	-	-	48.76	48.76	48.76	48.76
5	Repairs	0.90	0.90	-	-	-	-	-	-	-	-	41.12	41.12	41.12	41.12
6	Printing & stationery	0.03	0.03	-	-	-	-	-	-	-	-	1.20	1.20	1.20	1.20
7	Communication expenses	0.08	0.08	-	-	-	-	-	-	-	-	3.58	3.58	3.58	3.58
8	Legal & professional charges	5.03	5.03	-	-	-	-	-	-	-	-	229.43	229.43	229.43	229.43
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0.11	0.11	-	-	-	-	-	-	-	-	4.99	4.99	4.99	4.99
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	0.17	0.17	-	-	-	-	-	-	-	-	7.55	7.55	7.55	7.55
11	Interest & Bank Charges	0.00	0.00	-	-	-	-	-	-	-	-	0.12	0.12	0.12	0.12
12	Depreciation	3.72	3.72	-	-	-	-	-	-	-	-	169.43	169.43	169.43	169.43
13	Brand/Trade Mark usage fee/charges	0.53	0.53	-	-	-	-	-	-	-	-	24.07	24.07	24.07	24.07
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1.86	1.86	-	-	-	-	-	-	-	-	84.63	84.63	84.63	84.63
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	6.18	6.18	-	-	-	-	-	-	-	-	281.93	281.93	281.93	281.93
	(b) Facilitation charges	0.33	0.33	-	-	-	-	-	-	-	-	14.90	14.90	14.90	14.90
	TOTAL	**30.90**	**30.90**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,408.82**	**1,408.82**	**1,408.82**	**1,408.82**
	In India	30.90	30.90	-	-	-	-	-	-	-	-	1,408.82	1,408.82	1,408.82	1,408.82
	Outside India														

		Miscellaneous															
	Particulars	Health		Personal Accident		Travel Insurance		Total Health #		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
		For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026
1	Employees' remuneration & welfare benefits	449.03	449.03	3.35	3.35	-	-	452.37	452.37	-	-	26.45	26.45	2.52	2.52	-	-
2	Travel, conveyance and vehicle running expenses	10.96	10.96	0.08	0.08	-	-	11.05	11.05	-	-	0.65	0.65	0.06	0.06	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	45.12	45.12	0.34	0.34	-	-	45.45	45.45	-	-	2.66	2.66	0.25	0.25	-	-
5	Repairs	38.04	38.04	0.28	0.28	-	-	38.33	38.33	-	-	2.24	2.24	0.21	0.21	-	-
6	Printing & stationery	1.11	1.11	0.01	0.01	-	-	1.12	1.12	-	-	0.07	0.07	0.01	0.01	-	-
7	Communication expenses	3.31	3.31	0.02	0.02	-	-	3.33	3.33	-	-	0.19	0.19	0.02	0.02	-	-
8	Legal & professional charges	212.29	212.29	1.58	1.58	-	-	213.87	213.87	-	-	12.50	12.50	1.19	1.19	-	-
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	4.62	4.62	0.03	0.03	-	-	4.65	4.65	-	-	0.27	0.27	0.03	0.03	-	-
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	6.98	6.98	0.05	0.05	-	-	7.03	7.03	-	-	0.41	0.41	0.04	0.04	-	-
11	Interest & Bank Charges	0.11	0.11	0.00	0.00	-	-	0.11	0.11	-	-	0.01	0.01	0.00	0.00	-	-
12	Depreciation	156.77	156.77	1.17	1.17	-	-	157.94	157.94	-	-	9.23	9.23	0.88	0.88	-	-
13	Brand/Trade Mark usage fee/charges	22.28	22.28	0.17	0.17	-	-	22.44	22.44	-	-	1.31	1.31	0.13	0.13	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	78.31	78.31	0.58	0.58	-	-	78.90	78.90	-	-	4.61	4.61	0.44	0.44	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	260.86	260.86	1.94	1.94	-	-	262.81	262.81	-	-	15.36	15.36	1.46	1.46	-	-
	(b) Facilitation charges	13.78	13.78	0.10	0.10	-	-	13.89	13.89	-	-	0.81	0.81	0.08	0.08	-	-
	TOTAL	**1,303.57**	**1,303.57**	**9.71**	**9.71**	**-**	**-**	1,313.29	1,313.29	**-**	**-**	**76.77**	**76.77**	**7.32**	**7.32**	**-**	**-**
	In India	1,303.57	1,303.57	9.71	9.71	-	-	1,313.29	1,313.29	-	-	76.77	76.77	7.32	7.32	-	-
	Outside India																

		Miscellaneous									
	Particulars	Crop Insurance		Other segments [(b)]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026	For the Quarter ended on June 30, 2026	Up to the Quarter ended on June 30, 2026
1	Employees' remuneration & welfare benefits	843.33	843.33	-	-	-	-	1,809.95	1,809.95	1,820.60	1,820.60
2	Travel, conveyance and vehicle running expenses	19.70	19.70	-	-	-	-	43.30	43.30	43.56	43.56
3	Training expenses	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	81.05	81.05	-	-	-	-	178.18	178.18	179.24	179.24
5	Repairs	68.35	68.35	-	-	-	-	150.25	150.25	151.15	151.15
6	Printing & stationery	1.99	1.99	-	-	-	-	4.38	4.38	4.41	4.41
7	Communication expenses	5.94	5.94	-	-	-	-	13.06	13.06	13.14	13.14
8	Legal & professional charges	381.39	381.39	-	-	-	-	838.39	838.39	843.42	843.42
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	8.30	8.30	-	-	-	-	18.25	18.25	18.35	18.35
	(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	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	12.54	12.54	-	-	-	-	27.57	27.57	27.74	27.74
11	Interest & Bank Charges	0.19	0.19	-	-	-	-	0.42	0.42	0.42	0.42
12	Depreciation	281.65	281.65	-	-	-	-	619.14	619.14	622.85	622.85
13	Brand/Trade Mark usage fee/charges	40.02	40.02	-	-	-	-	87.97	87.97	88.50	88.50
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	140.69	140.69	-	-	-	-	309.27	309.27	311.13	311.13
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	468.66	468.66	-	-	-	-	1,030.23	1,030.23	1,036.41	1,036.41
	(b) Facilitation charges	24.76	24.76	-	-	-	-	54.43	54.43	54.76	54.76
	TOTAL	**2,378.58**	**2,378.58**	**-**	**-**	-	-	**5,184.78**	**5,184.78**	**5,215.69**	**5,215.69**
	In India	2,378.58	2,378.58	-		-	-	5,184.78	5,184.78	5,215.69	5,215.69
	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"
#includes Health, Personal Accident & Travel

										Miscellaneous					
	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Facilitation charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Outside India														

		Miscellaneous															
	Particulars	Health		Personal Accident		Travel Insurance		Total Health #		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation	
		For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Facilitation charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
																-	-
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Outside India																

		Miscellaneous									
	Particulars	Crop Insurance		Other segments [(b)]		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025	For the corresponding Quarter of the previous year ended on June 30, 2025	Up to the corresponding Quarter of the previous year ended on June 30, 2025
1	Employees' remuneration & welfare benefits	1,595.49	1,595.49	-	-	-	-	1,595.49	1,595.49	1,595.49	1,595.49
2	Travel, conveyance and vehicle running expenses	47.62	47.62	-	-	-	-	47.62	47.62	47.62	47.62
3	Training expenses	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	149.15	149.15	-	-	-	-	149.15	149.15	149.15	149.15
5	Repairs	25.16	25.16	-	-	-	-	25.16	25.16	25.16	25.16
6	Printing & stationery	4.37	4.37	-	-	-	-	4.37	4.37	4.37	4.37
7	Communication expenses	12.73	12.73	-	-	-	-	12.73	12.73	12.73	12.73
8	Legal & professional charges	693.37	693.37	-	-	-	-	693.37	693.37	693.37	693.37
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	12.44	12.44	-	-	-	-	12.44	12.44	12.44	12.44
	(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	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	458.91	458.91	-	-	-	-	458.91	458.91	458.91	458.91
11	Interest & Bank Charges	0.46	0.46	-	-	-	-	0.46	0.46	0.46	0.46
12	Depreciation	418.22	418.22	-	-	-	-	418.22	418.22	418.22	418.22
13	Brand/Trade Mark usage fee/charges	67.20	67.20	-	-	-	-	67.20	67.20	67.20	67.20
14	Business Development and Sales Promotion Expenses	946.07	946.07	-	-	-	-	946.07	946.07	946.07	946.07
15	Information Technology Expenses	155.62	155.62	-	-	-	-	155.62	155.62	155.62	155.62
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	-	-	-	-	-	-	-	-	-	-
	(b) Facilitation charges	51.65	51.65	-	-	-	-	51.65	51.65	51.65	51.65
	(c) Miscellaneous expenses		-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-
	TOTAL	**4,638.46**	**4,638.46**	**-**	**-**	**-**	**-**	**4638.46**	**4638.46**	**4638.46**	**4,638.46**
	In India	4,638.46	4,638.46	-	-	-	-	4638.46	4638.46	4638.46	4,638.46
	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"
#includes Health, Personal Accident & Travel