

Name of the Insurer: The Oriental Insurance Company Ltd
Registration No.556 and Date of Registration with the IRDAI 08.11.2021
FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs.
Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023
1	Employees' remuneration & welfare benefits	6884	54311	1022	6213	874	4566	1896	10779	8264	32630	18674	77309	26938	109939
2	Travel, conveyance and vehicle running expenses	94	292	12	33	9	25	21	58	74	175	170	415	244	591
3	Training expenses	14	28	2	3	1	2	3	6	10	17	23	40	32	57
4	Rents, rates & taxes	228	968	30	111	24	81	53	192	201	581	463	1378	664	1959
5	Repairs	93	323	12	37	9	27	21	64	76	194	175	460	251	655
6	Printing & stationery	35	142	5	16	4	12	8	28	30	85	70	202	100	287
7	Communication expenses	25	98	3	11	3	8	6	20	21	59	49	140	71	199
8	Legal & professional charges	55	125	7	14	5	10	12	25	39	75	91	178	130	253
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	41	64	5	7	4	5	8	13	27	38	63	90	90	129
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	1	0	1
10	Advertisement and publicity	2	11	0	1	0	1	1	2	2	7	5	16	7	23
11	Interest & Bank Charges	50	139	6	16	5	12	11	28	38	83	87	198	125	281
12	Depreciation	61	552	9	63	8	46	18	110	79	332	179	786	258	1118
13	Brand/Trade Mark usage fee/charges	0		0		0		0	0	0		0		0	0
14	Business Development and Sales Promotion Expenses	0		0		0		0	0	0		0		0	0
15	Information Technology Expenses	0		0		0		0	0	0		0		0	0
16	Goods and Services Tax (GST)	0		0		0		0	0	0		0		0	0
17	Others, (i) Electricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	434	1524	48	163	38	120	86	284	317	871	730	2065	1046	2936
	TOTAL	8015	58578	1159	6690	984	4916	2143	11606	9178	35149	20778	83277	29956	118427
	In India	7915	58280	1154	6667	979	4899	2133	11566	9139	35108	20703	83007	29842	118115
	Outside India	100	298	5	23	5	17	10	40	39	41	75	271	114	312

	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
		For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023
1	Employees' remuneration & welfare benefits	47793	245376	5635	15531	0		53428	260907	318	1706	452	2944	5661	16277
2	Travel, conveyance and vehicle running expenses	493	1318	42	83	0		535	1401	3	9	5	16	43	87
3	Training expenses	68	127	5	8	0		73	135	0	1	1	2	5	8
4	Rents, rates & taxes	1290	4373	122	277	0		1412	4650	9	30	14	52	124	290
5	Repairs	500	1461	44	92	0		544	1553	3	10	5	18	45	97
6	Printing & stationery	196	641	18	41	0		214	682	1	4	2	8	19	43
7	Communication expenses	139	445	13	28	0		152	473	1	3	1	5	13	30
8	Legal & professional charges	272	564	21	36	0		293	600	2	4	3	7	22	37
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
	(a) as auditor	194	287	14	18	0		208	305	1	2	2	3	14	19
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0		0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0		0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0		0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0		0	0	0	0	0	0	0	0
	(c) in any other capacity	0	2	0	0	0		0	2	0	0	0	0	0	0
10	Advertisement and publicity	12	51	1	3	0		14	54	0	0	0	1	1	3
11	Interest & Bank Charges	255	628	21	40	0		276	667	2	4	3	8	22	42
12	Depreciation	448	2494	55	158	0		504	2652	3	17	4	30	56	165
13	Brand/Trade Mark usage fee/charges	0		0		0		0	0	0		0		0	
14	Business Development and Sales Promotion Expenses	0		0		0		0	0	0		0		0	
15	Information Technology Expenses	0		0		0		0	0	0		0		0	
16	Goods and Services Tax (GST)	0		0		0		0	0	0		0		0	
17	Others, (i) Electricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	2054	6553	189	415	0		2244	6968	14	46	22	79	193	435
									0						
									0						
	TOTAL	53716	264319	6181	16730	0	0	59898	281049	359	1837	515	3171	6218	17534
	In India	53516	263460	6160	16676	0		59676	280136	357	1831	514	3161	9449	17477
	Outside India	200	859	21	54	0	0	222	913	2	6	1	10	-3231	57

	Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023	For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023
1	Employees' remuneration & welfare benefits	887	5992	81	257	0		2458	13870	90223	411893	99003	476983
2	Travel, conveyance and vehicle running expenses	11	32	1	1	0		27	75	869	2212	984	2562
3	Training expenses	2	3	0	0	0		4	7	118	213	135	247
4	Rents, rates & taxes	27	107	2	5	0		69	247	2321	7340	2602	8500
5	Repairs	11	36	1	2	0		27	83	888	2452	1001	2840
6	Printing & stationery	4	16	0	1	0		11	36	352	1076	395	1246
7	Communication expenses	3	11	0	0	0		7	25	249	747	280	865
8	Legal & professional charges	6	14	0	1	0		15	32	471	947	538	1097
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
	(a) as auditor	5	7	0	0	0		11	16	330	482	380	558
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0		0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0		0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0		0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0		0	0	0	0	0	0
	(c) in any other capacity	0	0	0	0	0		0	0	1	3	1	3
10	Advertisement and publicity	0	1	0	0	0		1	3	23	85	25	99
11	Interest & Bank Charges	6	15	0	1	0		14	35	447	1054	508	1220
12	Depreciation	8	61	1	3	0		23	141	856	4187	935	4848
13	Brand/Trade Mark usage fee/charges	0		0		0		0		0	0	0	0
14	Business Development and Sales Promotion Expenses	0		0		0		0		0	0	0	0
15	Information Technology Expenses	0		0		0		0		0	0	0	0
16	Goods and Services Tax (GST)	0		0		0		0		0	0	0	0
17	Others, (i) Electricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	44	160	3	7	0		111	370	3676	11000	4196	12827
	TOTAL	1013	6454	89	277	0	0	2777	14941	100824	443691	110982	513894
	In India	1010	6434	0	0	0		2767	14893	100311	441431	110417	511277
	Outside India	3	20	89	277	0	0	10	48	514	2260	565	2617

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