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

Particulars	FIRE		Marine	e Cargo	Marin	e Hull	<u>Total I</u>	Marine_	Moto	or OD	Moto	or TP	<u>Total</u>	Motor
	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	
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	
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	
¹² Depreciation	61	552	9	63	8	46	18	110	79	332	179	786	258	
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) Eletricity 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	<u>58578</u>	1159	6690		4916			9178	35149		83277	29956	
In India Outside India	7915 100	58280 298	1154	<u>6667</u> 23	979	4899 17	2133 10	<u>11566</u> 40	<u>9139</u> 39	<u>35108</u> 41		<u>83007</u> 271	<u>29842</u> 114	
	100	298	5	23	5	17	10	40	39	41	/5	271	114	312

(Amount in Rs. Lakhs)

	Particulars	Health		Personal	Accident	Travel Ir	surance	<u>Total</u>	Health		ompensation/ 's Liability	Public/ Proc	luct Liability	Engin	eering
		For the quarter ended 31.03.2023	Up to the quarter ended 31.03.2023												
	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
1	(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	
	Business Development and Sales Promotion Expenses	0		0		0		0	0	0		0		0	
	Information Technology Expenses	0		0		0		0	0	0		0		0	
	Goods and Services Tax (GST)	0		0		0		0	0	0		0		0	
	Others, (i) Eletricity 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		•	00000				515	3171	6218	17534
	In India Outside India	53516 200	263460 859	<u>6160</u> 21	<u>16676</u> 54	0		59676 222		357		514	<u>3161</u> 10	9449	<u>17477</u> 57

Particulars	Avia	tion	Crop Ins	surance	Other see	gments ^(b)	Other Miscella	neous segmen	<u>Total Misc</u>	ellaneous	Grand	l Total
	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	(
(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	(
(i) Taxation matters	0	0	0	0	0		0	0	0	0	0	(
(ii) Insurance matters	0	0	0	0	0		0	0	0	0	0	(
(iii) Management services; and	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	(
¹⁴ Business Development and Sales Promotion Expenses	0		0		0		0		0	0	0	(
¹⁵ Information Technology Expenses	0		0		0		0		0	0	0	(
¹⁶ Goods and Services Tax (GST)	0		0		0		0		0	0	0	(
¹⁷ Others, (i) Eletricity 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	1282
TOTAL	1013	6454	89	277	0	0	2777	14941	100824	443691	110982	51389
In India	1013	6434	69 0	0	0		2767		100311	441431	110902	51127
Outside India	3	20	89	277	0							261

	For the quarter ended 31.03.2022	Up to the quarter ended 31.03.2022												
¹ Employees' remuneration & welfare benefits	11589	36685	1360	3897	712	2338	2072	6235	6924	18798	19171	49538	26096	68336
² Travel, conveyance and vehicle running expenses	80	273	9	29	5	17	14	46	48	140	135	368	183	508
³ Training expenses	6	23	1	2	0	•	1	4	4	12	11	31	14	43
4 Rents, rates & taxes	292	1117	35	119	18	71	53	190	182	572	510	1508	692	2080
⁵ Repairs	102	346	12	37	6		18		62	177	171	467	233	645
⁶ Printing & stationery	50	164	6	17	3	10	9		30	84	83	221	113	305
⁷ Communication expenses	40		5	14	2	9	7	23	24	70	68	184	93	253
⁸ Legal & professional charges	42	118	5	13	3	8	8	20	25	61	68	160	93	221
⁹ Auditors' fees, expenses etc.	0	-	0	0	0	v	-	•	0	0	0	0	0	0
(a) as auditor	47	78	5	8	3	5	8	13	25	40	67	105	93	145
(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
(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	0	0
¹⁰ Advertisement and publicity	1	27	0	3	0	2	0	5	1	14	4	36	6	49
11 Interest & Bank Charges	29	145	4	15	2	9	5	25	19	74	55	195	74	269
¹² Depreciation	-1	620	3	66	-1	40	2	105	24	318	86	838	110	1156
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) Eletricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	473	1665	55	177	28	106	83	283	261	875	736	2306	998	3182
							0	0					0	0
							0	0					0	0
TOTAL	12749		1500	4397	781	2638		7036	7631	21234	21167	55957	28798	77192
In India	8767	28465	982	2877	546	1845	1528	4722	1648	4587	13070	34552	14718	39139
Outside India	3982	12930	519	1520	235	793	754	2314	5982	16647	8097	21405	14079	38053

	For the quarter ended 31.03.2022	Up to the quarter ended 31.03.2022												
¹ Employees' remuneration & welfare benefits	41990	128289	1809	6338	0		43799	134627	363	1089	617	1923	2943	7750
² Travel, conveyance and vehicle running expenses	291	953	12	47	0		303	1000	3	8	4	14	21	58
³ Training expenses	22	80	1	4	0		23	84	0	1	0	1	2	5
⁴ Rents, rates & taxes	1069	3905	44	193	0		1113	4098	9	33	16	59	78	236
⁵ Repairs	369	1210	16	60	0		385	1270	3	10	5	18	26	73
6 Printing & stationery	181	572	8	28	0		189	600	2	5	3	9	13	35
⁷ Communication expenses	147	476	6	24	0		153	499	1	4	2	7	10	29
⁸ Legal & professional charges	153	414	7	20	0		159	434	1	4	2	6	10	25
⁹ Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
(a) as auditor	165	273	8	13	0		173	287	1	2	2	4	10	16
(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	0	0	0	0		0	0	0	0	0	0	0	0
¹⁰ Advertisement and publicity	4	93	0	5	0		3	97	0	1	0	1	1	6
¹¹ Interest & Bank Charges	107	506	4	25	0		111	531	1	4	2	8	8	31
12 Depreciation	33	2169	-5	107	0		28	2276	0	18	0	33	12	131
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) Eletricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	1511	5973	61	295	0		1572	6268	13	51	22	90	112	361
	0						0	0	0				0	
	0						0	0	0				0	
TOTAL	46042		1970	7160	0	0		152072	398	1230	676	2172	3247	8754
In India	31198	98194	1418	5154			32617	103348	267	825	463	1486	2029	5470
Outside India	14844	46719	552	2006	0	0	15395	48724	131	405	214	686	1218	3284

		For the quarter ended 31.03.2022	Up to the quarter ended 31.03.2022										
1	Employees' remuneration & welfare benefits	1444	5141	5940	11814	0		3421	8831	84623	239511	98284	282431
2	Travel, conveyance and vehicle	10		10						500	4700	00.4	
	running expenses	10	38	43	88	0		24		590	1780	684	2098
	Training expenses	1	3		7	0		2		46	149	53	176
	Rents, rates & taxes	35	157	167	360	0		91	269	2201	7291	2546	8598
	Repairs	12	49	54	111	0		31	83	751	2260	870	2664
	Printing & stationery	6	23	26	53	0		15		366	1067	425	1259
7	Communication expenses	5	19		44	0		12		298	888	346	1048
8	Legal & professional charges	5	17	20	38	0		12	-	304	773	354	911
9	Auditors' fees, expenses etc.	0	0	-	0	0		0		0	0	0	0
	(a) as auditor	6	11	18	25	0		12	19	316	510	371	601
	(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	0	0	0	0
10	Advertisement and publicity	0	4	2	9	0		1	6	13	173	14	204
11	Interest & Bank Charges	3	20	19	47	0		10	35	229	944	263	1113
12	Depreciation	-5	87	54	200	0		15	149	216	4050	217	4776
	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
	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) Eletricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	48	239	246	550	0		131	411	3143	11151	3700	13098
<u> </u>												0	
<u> </u>	TOTAL	1572	5808	6616	13345	0	0	3777	9975	93095	270547	108126	318978
<u> </u>	In India	1138	4207	3310	6676			2331	6156	60677	176335	71023	209522
	Outside India	433	1601	3306	6669	0	0			32419	94212	37103	109456