(Amount in Rs. Lakhs)

Name of the Insurer: The Oriental Insurance Company Ltd
Registration No.556 and Date of Registration with the IRDAI 24.11.2020
FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	FI	RE	Marine	Cargo	Marin	e Hull	<u>Total I</u>	Marine_	Moto	or OD	Moto	or TP	Total	<u>Motor</u>
		For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022
1	Employees' remuneration & welfare benefits	4598	47427	826	5191	593	3691	1419	8883	7544	24366	17174	58635	24718	83001
	Travel, conveyance and vehicle running expenses	64	198	8	22	6	15	14	37	49	102	115	245	164	347
3	Training expenses	0	14	0	2	0	1		3	1	7	3	17	4	25
4	Rents, rates & taxes	200	740	26	81	19	58	44	139	168	380	392	915	560	1295
	Repairs	60	231	8	25	6	18	13			119	120	285	172	404
	Printing & stationery	32	107	4	12	3	8	7	20	25	55	59	132	85	187
	Communication expenses	20	73	3	8	2	6				38	39	91	56	129
8	Legal & professional charges	22	70	3	8	2	5	5	13	17		40	87	57	123
9	Auditors' fees, expenses etc.	0		0	0	0	0	0	0	0	0	0	0		0
	(a) as auditor	7	22	1	2	1	2	1	4	5	11	12	28	18	39
	(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	0	1	1
10	Advertisement and publicity	1	9	0	1	0	1	0	2	2	5	4	11	5	16
	Interest & Bank Charges	49	89	6	10	4	7	10	17	30	46	71	111	101	157
	Depreciation	151	491	19	54	14	38	33	92	119	252	278	607	397	859
	Brand/Trade Mark usage fee/charges	0		0		0		0	0	0		0		0	0
	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
	Others, (i) Eletricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	372	1091	47	116	33	82	80	198	284	555	667	1335	950	1890
	TOTAL	5574	50563	949	5531	681	3933	1631	9463	8312	25972	18974	62499	27286	88471
	In India	5524	50365	949	5513	676	3933 3920	1631		8312	25972 25969	18874	62304	27286 27186	88273
	Outside India	5524	198	943	18	576	13				25969	100	196	100	198
		- 30		J	.0	Ü		.=	33		3				

	Particulars	Hea	alth	Personal	Accident	Travel In	surance	<u>Total</u>	<u>Health</u>	Workmen's C Employer	ompensation/ 's Liability	Public/ Proc	luct Liability	Engin	eering
		For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022
	Employees' remuneration & welfare benefits	31209	197583	260	9897	0		31469	207480	316	1387	244	2492	2952	10616
	Travel, conveyance and vehicle running expenses	304	825	11	41	0		315		2	6	3	10	20	44
3	Training expenses	0	58	0	3	0		0	61	0	0	0	1	0	3
4	Rents, rates & taxes	984	3083	33	154	0		1017	3238	8	22	11	39	69	166
5	Repairs	299	961	10	48	0		308	1009	2	7	3	12	21	52
6	Printing & stationery	153	445	5		0		158		1	3		6	10	24
	Communication expenses	98	306	3		0	·	101	321	1	2		4	7	16
8	Legal & professional charges	104	292	4	15	0		107	307	1	2	1	4	7	16
	Auditors' fees, expenses etc.	0	0	0		0	·	0			0	0	0	0	0
	(a) as auditor	32	93	1	5	0		33	98	0	1	0	1	2	5
	(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	1	1	0	0	0		1	1	0	0	0	0	0	0
10	Advertisement and publicity	7	38	0	2	0		7	40	0	0	0	0	1	2
11	Interest & Bank Charges	215	373	10	19	0		224	391	2	3	3	5	13	20
	Depreciation	725	2046	26	102	0		751	2148	6	14	8	26	49	110
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	
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	
	Others, (i) Eletricity charge, (ii) Fee under Insurance & company act, (iii) LPS Subscription, (iv) Policy stamp Exp., (v) Property exp.	1816	4499	70	225	0		1886	4724	14	32	21	57	118	242
	TOTAL	35946	210603	432	10549	0	0	36379	221152	354	1479	297	2656	3270	11316
	In India	35670	209944	422	10516	0		36092			1474	293	2647	3252	11280
	Outside India	276	659	10	33	0	0	287	692	2	5	4	9	18	36

Particulars	Avia	ition	Crop Ins	surance	Other se	gments ^(b)	Other Miscella	neous segmen	Total Misc	ellaneous	Grand	l Total
	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022	For the quarter ended 31.12.2022	Up to the quarter ended 31.12.2022
Employees' remuneration & welfare benefits	900	5105	-30	177	0		2373	11412	62942	321670	68959	377980
² Travel, conveyance and vehicle running expenses	8	21	0	1	0		20	48	533	1343	611	1578
3 Training expenses	0	2	0	0	0		3	3	8	95	8	112
⁴ Rents, rates & taxes	27	80	0	3	0		64		1755	5019	1999	5898
5 Repairs	8	25	0	1	0		20	56	534	1564	608	1838
6 Printing & stationery	4	12	0	0	0		11	26	271	725	310	851
7 Communication expenses	3	8	0	0	0		7	18	175	498	200	585
8 Legal & professional charges	3	8	0	0	0		7	17	183	476	209	559
9 Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
(a) as auditor	1	2	0	0	0		2	5	56	152	64	178
(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	2	2	2	2
¹⁰ Advertisement and publicity	0	1	0	0	0		0	2	14	62	15	73
11 Interest & Bank Charges	6	10	0	0	0		13	22	361	607	419	713
12 Depreciation	19	53	0	2	0		46	118	1276	3330	1460	3913
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
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.	48	116	1	4	0		120	266	3158	7330	3610	8618
TOTAL	1027	5441	-29	189	0				71268	342873	78473	402900
In India	1019	5424	-29	189			2673		70987	341520	78165	401318
Outside India	8	17	0	0	0	0	12	44	281	1353	308	1582

	For the quarter ended	Up to the quarter ended												
	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021
¹ Employees' remuneration & welfare benefits	7389	25096	834	2537	703	1627	1536	4163	4880	11874	12897	30367	17777	42241
² Travel, conveyance and vehicle running expenses	65	193	7	19	6	12	13	32	41	91	107	233	148	324
3 Training expenses	5	17	1	2	0	1	1	3	3	8	9	20	12	
4 Rents, rates & taxes	272	825	30	83	25	53	55	137	172	390	452	998	624	
5 Repairs	78	245	9	25	7	16	16	41	50	116	131	296	181	412
6 Printing & stationery	38	114	4	11	3	7	8	19	24	54	63	138	86	191
7 Communication expenses	33	96	4	10	3	6	7	16	21	45	54	116	75	
8 Legal & professional charges	36	76	4	8	3	5	7	13	20	36	52	92	72	128
9 Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	
(a) as auditor	14	31	1	3	1	2	3	5	8	15	21	38	29	53
(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	0	•	
Advertisement and publicity	5	26	1	3	1	2		4	4	12			14	
11 Interest & Bank Charges	60	116	6	12	5	8	11	19	33	55	85	140	118	195
12 Depreciation	186	621	21	63	18	40	39	103	122	294	323	752	445	1046
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.	425	1192	51	122	40	78	91	200	316	614	826		1142	
							0	0					0	0
							0	0					0	0
TOTAL	8605	28646	972	2897	814	1857	1786		5693		15030	34791	20723	
In India	8551	28465	966	2877	808	1845	1774	4722	1920	4587	14927	34552	16847	39139
Outside India	54	181	7	20	5	12	12	32	3773	9017	103	239	3876	9255

	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended	For the quarter ended	Up to the quarter ended
	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021	31.12.2021
¹ Employees' remuneration &														
welfare benefits	28036	86299	1549	4530	0		29584	90828	276	725	353	1306	1946	4807
² Travel, conveyance and vehicle														
running expenses	243	663	13	35	0		256	697	2	6	3	10		
³ Training expenses	19	58	1	3	0		20		0				1	
4 Rents, rates & taxes	1016	2836	56		0		1072	2985	10		13			
5 Repairs	292	841	16		0		308	885	3	7	4	13		
6 Printing & stationery	141	391	8	21	0		148	411	1	3	2	6	9	
7 Communication expenses	124	329	7	17	0		131	346	1	3		5	8	
8 Legal & professional charges	129	261	7	14	0		136		1	2	2		8	
9 Auditors' fees, expenses etc.	0	0	0		0		0	0	0	0	0	-	0	
(a) as auditor	50	108	3	6	0		53	114	0	1	1	2	3	6
(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	19	89	1	5	0		20	94	0	1	0	1	2	5
11 Interest & Bank Charges	215	398	12	21	0		227	419	2	3	3	6	13	22
12 Depreciation	706	2136	39	112	0		745	2249	7	18	9	32	49	119
13 Brand/Trade Mark usage fee/charges	0		0		0		0	0	0		0		0	
14 Business Development and	0		0		0		0	0	0		0		0	
Sales Promotion Expenses	U		U		Ū		U	U	U		U		U	
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)	U		U		U		U	U	0		U		U	
Fee under Insurance & company														
act, (iii) LPS Subscription, (iv)	1980	4462	107	234	0		2087	4696	18	38	27	68	127	249
Policy stamp Exp., (v) Property	1960	4402	107	234	U		2007	4090	10	36	21	00	127	249
exp.														
onp.	0						0	0	0				0	
	0						0	0	0				0	
TOTAL	32969	98871	1818	5190	0	0	34786	0	323	831	418	1496	V	
In India	32743	98194	1805	5154	U		34548	103348	323	825	416			
Outside India	226	677	12		0	0			251	625	3			

	For the quarter ended 31.12.2021	Up to the quarter ended 31.12.2021	For the quarter ended 31.12.2021	Up to the quarter ended 31.12.2021	For the quarter ended 31.12.2021	Up to the quarter ended 31.12.2021	For the quarter ended 31.12.2021	Up to the quarter ended 31.12.2021	For the quarter ended 31.12.2021	Up to the quarter ended 31.12.2021	For the quarter ended 31.12.2021	Up to the quarter ended 31.12.2021
¹ Employees' remuneration &												
welfare benefits	1218	3697	6097	5873	0		3238	5410	60489	154888	69415	184147
² Travel, conveyance and vehicle												-
running expenses	11	28	46	45	0		33	42	515	1189	593	1414
3 Training expenses	1	2		4	0		3		41	104	47	123
⁴ Rents, rates & taxes	44	122	198	193	0		128	178	2158	5090	2484	6051
5 Repairs	13	36	59	57	0		38	53	625	1509	719	1794
6 Printing & stationery	6	17	27	27	0		20	25	300	702	345	834
⁷ Communication expenses	5	14	23	22	0		15	21	260	590	300	702
8 Legal & professional charges	6	11	18	18	0		15	16	257	469	300	557
9 Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
(a) as auditor	2	5	8	7	0		5	7	100	194	117	231
(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	1	4	6	6	0		6	6	48	160	54	191
11 Interest & Bank Charges	9	17	27	27	0		23	25	422	715	494	850
12 Depreciation	31	92	150	145	0		88	134	1523	3835	1748	4559
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
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.	86	191	306	304	0		251	278	4044	8006	4560	9397
											0	
							_				0	
TOTAL	1431	4236		6729	0	0		6196	70785	177450	81175	210850
In India	1422	4207	6915	6676		_	3836		70340	176335	80664	209522
Outside India	10	29	55	53	0	0	25	40	445	1115	511	1328