

Name of the Insurer: The Oriental Insurance Company Ltd
Registration No.556 and Date of Registration with the IRDAI 15.11.2022
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 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023
1	Employees' remuneration & welfare benefits	6963	6963	612	612	414	414	1026	1026	3195	3195	6058	6058	9253	9253
2	Travel, conveyance and vehicle running expenses	69	69	6	6	4	4	10	10	32	32	60	60	92	92
3	Training expenses	5	5	0	0	0	0	1	1	2	2	4	4	7	7
4	Rents, rates & taxes	267	267	23	23	16	16	39	39	123	123	233	233	355	355
5	Repairs	94	94	8	8	6	6	14	14	43	43	82	82	125	125
6	Printing & stationery	34	34	3	3	2	2	5	5	15	15	29	29	45	45
7	Communication expenses	20	20	2	2	1	1	3	3	9	9	17	17	26	26
8	Legal & professional charges	22	22	2	2	1	1	3	3	10	10	19	19	29	29
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	8	8	1	1	0	0	1	1	4	4	7	7	10	10
	(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	0	0
10	Advertisement and publicity	31	31	3	3	2	2	5	5	14	14	27	27	41	41
11	Interest & Bank Charges	18	18	2	2	1	1	3	3	8	8	16	16	25	25
12	Depreciation	197	197	17	17	12	12	29	29	90	90	171	171	262	262
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.	402	402	35	35	24	24	59	59	190	190	361	361	552	552
	TOTAL	8130	8130	714	714	484	484	1198	1198	3737	3737	7085	7085	10822	10822
	In India	8023	8023	705	705	477	477	1182	1182	3705	3705	6991	6991	10696	10696
	Outside India	107	107	9	9	7	7	16	16	32	32	94	94	126	126

	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
		For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023
1	Employees' remuneration & welfare benefits	20967	20967	3072	3072	0	0	24039	24039	164	164	245	245	1339	1339
2	Travel, conveyance and vehicle running expenses	208	208	30	30	0	0	239	239	2	2	2	2	13	13
3	Training expenses	15	15	2	2	0	0	17	17	0	0	0	0	1	1
4	Rents, rates & taxes	805	805	118	118	0	0	923	923	6	6	9	9	51	51
5	Repairs	284	284	42	42	0	0	326	326	2	2	3	3	18	18
6	Printing & stationery	101	101	15	15	0	0	116	116	1	1	1	1	6	6
7	Communication expenses	59	59	9	9	0	0	68	68	0	0	1	1	4	4
8	Legal & professional charges	67	67	10	10	0	0	77	77	1	1	1	1	4	4
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	23	23	3	3	0	0	27	27	0	0	0	0	1	1
	(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	0	0
10	Advertisement and publicity	94	94	14	14	0	0	108	108	1	1	1	1	6	6
11	Interest & Bank Charges	56	56	8	8	0	0	64	64	0	0	1	1	4	4
12	Depreciation	593	593	87	87	0	0	680	680	5	5	7	7	38	38
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.	1250	1250	183	183	0	0	1433	1433	10	10	15	15	80	80
								0							
								0							
	TOTAL	24522	24522	3593	3593	0	0	28115	28115	192	192	287	287	1566	1566
	In India	24196	24196	3545	3545	0	0	27741	27741	189	189	283	283	1546	1546
	Outside India	326	326	48	48	0	0	374	374	3	3	4	4	20	20

	Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segmen		Total Miscellaneous		Grand Total	
		For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023	For the quarter ended 30.06.2023	Up to the quarter ended 30.06.2023
1	Employees' remuneration & welfare benefits	397	397	0	0	0	0	1539	1539	36976	36976	44964	44964
2	Travel, conveyance and vehicle running expenses	4	4	0	0	0	0	15	15	367	367	446	446
3	Training expenses	0	0	0	0	0	0	1	1	27	27	33	33
4	Rents, rates & taxes	15	15	0	0	0	0	59	59	1420	1420	1727	1727
5	Repairs	5	5	0	0	0	0	21	21	501	501	609	609
6	Printing & stationery	2	2	0	0	0	0	7	7	179	179	218	218
7	Communication expenses	1	1	0	0	0	0	4	4	104	104	126	126
8	Legal & professional charges	1	1	0	0	0	0	5	5	118	118	143	143
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	0	0	0	0	0	0	2	2	41	41	50	50
	(b) as adviser or in any other capacity, in respect of	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
	(ii) Insurance matters	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
	(c) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0
10	Advertisement and publicity	2	2	0	0	0	0	7	7	165	165	201	201
11	Interest & Bank Charges	1	1	0	0	0	0	4	4	98	98	119	119
12	Depreciation	11	11	0	0	0	0	44	44	1046	1046	1272	1272
13	Brand/Trade Mark usage fee/charges	0		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	0
15	Information Technology Expenses	0		0	0	0	0	0		0	0	0	0
16	Goods and Services Tax (GST)	0		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.	24	24	0	0	0	0	92	92	2204	2204	2665	2665
	TOTAL	464	464	0	0	0	0	1799	1799	43246	43246	52574	52574
	In India	458	458	0	0	0	0	1776	1776	42678	42678	51883	51883
	Outside India	6	6	0	0	0	0	23	23	568	568	691	691

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022
1 Employees' remuneration & welfare benefits	-1407	-1407	-134	-134	-87	-87	-222	-222	-415	-415	-1007	-1007	-1423	-1423
2 Travel, conveyance and vehicle running expenses	86	86	8	8	5	5	14	14	25	25	61	61	87	87
3 Training expenses	8	8	1	1	0	0	1	1	2	2	5	5	8	8
4 Rents, rates & taxes	350	350	33	33	22	22	55	55	103	103	251	251	354	354
5 Repairs	108	108	10	10	7	7	17	17	32	32	77	77	109	109
6 Printing & stationery	49	49	5	5	3	3	8	8	14	14	35	35	50	50
7 Communication expenses	35	35	3	3	2	2	6	6	10	10	25	25	36	36
8 Legal & professional charges	29	29	3	3	2	2	4	4	8	8	20	20	29	29
9 Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	11	11	1	1	1	1	2	2	3	3	8	8	11	11
(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	0	0
10 Advertisement and publicity	5	5	1	1	0	0	1	1	2	2	4	4	5	5
11 Interest & Bank Charges	49	49	5	5	3	3	8	8	15	15	35	35	50	50
12 Depreciation	227	227	22	22	14	14	36	36	67	67	163	163	230	230
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.	320	320	30	30	20	20	50	50	98	98	239	239	337	337
							0	0					0	0
							0	0					0	0
TOTAL	-131	-131	-13	-13	-8	-8	-21	-21	-34	-34	-84	-84	-118	-118
In India	-226	-226	-22	-22	-14	-14	-36	-36	-62	-62	-151	-151	-213	-213
Outside India	95	95	9	9	6	6	15	15	28	28	68	68	95	95

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022
1 Employees' remuneration & welfare benefits	-3683	-3683	-123	-123	0		-3805	-3805	-29	-29	-59	-59	-186	-186
2 Travel, conveyance and vehicle running expenses	225	225	7	7	0		232	232	2	2	4	4	11	11
3 Training expenses	20	20	1	1	0		20	20	0	0	0	0	1	1
4 Rents, rates & taxes	917	917	31	31	0		947	947	7	7	15	15	46	46
5 Repairs	282	282	9	9	0		291	291	2	2	5	5	14	14
6 Printing & stationery	129	129	4	4	0		133	133	1	1	2	2	6	6
7 Communication expenses	92	92	3	3	0		95	95	1	1	1	1	5	5
8 Legal & professional charges	75	75	2	2	0		77	77	1	1	1	1	4	4
9 Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
(a) as auditor	29	29	1	1	0		30	30	0	0	0	0	1	1
(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	14	14	0	0	0		14	14	0	0	0	0	1	1
11 Interest & Bank Charges	129	129	4	4	0		133	133	1	1	2	2	7	7
12 Depreciation	594	594	20	20	0		614	614	5	5	10	10	30	30
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.	873	873	29	29	0		902	902	7	7	14	14	44	44
	0						0	0	0				0	
	0						0	0	0				0	
TOTAL	-305	-305	-10	-10	0	0	-315	-315	-2	-2	-5	-5	-15	-15
In India	-553	-553	-18	-18			-571	-571	-4	-4	-9	-9	-28	-28
Outside India	248	248	8	8	0	0	256	256	2	2	4	4	13	13

Particulars	Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022	For the quarter ended 30.06.2022	Up to the quarter ended 30.06.2022
1 Employees' remuneration & welfare benefits	-77	-77	0	0	0		-258	-258	-5838	-5838	-7467	-7467
2 Travel, conveyance and vehicle running expenses	5	5	0	0	0		16	16	356	356	456	456
3 Training expenses	0	0	0	0	0		1	1	31	31	40	40
4 Rents, rates & taxes	19	19	0	0	0		64	64	1453	1453	1858	1858
5 Repairs	6	6	0	0	0		20	20	447	447	572	572
6 Printing & stationery	3	3	0	0	0		9	9	204	204	261	261
7 Communication expenses	2	2	0	0	0		6	6	146	146	187	187
8 Legal & professional charges	2	2	0	0	0		5	5	118	118	151	151
9 Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
(a) as auditor	1	1	0	0	0		2	2	45	45	58	58
(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	0	0	0	0		1	1	22	22	28	28
11 Interest & Bank Charges	3	3	0	0	0		9	9	204	204	261	261
12 Depreciation	12	12	0	0	0		42	42	942	942	1205	1205
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.	18	18	0	0	0		61	61	1385	1385	1755	1755
											0	0
TOTAL	-6	-6	0	0	0	0	-21	-21	-484	-484	-635	-635
In India	-12	-12	0	0	0	0	-39	-39	-883	-883	-1145	-1145
Outside India	6	6	0	0	0	0	18	18	399	399	510	510