

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 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023
1	Employees' remuneration & welfare benefits	3666	10629	378	990	443	858	821	1848	3047	6242	5872	11930	8919	18173
2	Travel, conveyance and vehicle running expenses	32	102	3	9	4	8	7	18	28	60	54	114	82	174
3	Training expenses	3	8	0	1	0	1	1	1	2	5	4	9	7	13
4	Rents, rates & taxes	160	427	16	40	19	34	35	74	128	251	247	480	375	731
5	Repairs	61	155	6	14	7	13	13	27	48	91	92	174	140	265
6	Printing & stationery	24	57	2	5	3	5	5	10	18	34	35	64	53	98
7	Communication expenses	16	36	2	3	2	3	3	6	12	21	23	40	36	62
8	Legal & professional charges	19	42	2	4	2	3	4	7	14	24	27	47	42	71
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	7	14	1	1	1	1	1	3	5	9	10	16	15	25
	(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	-13	19	-1	2	0	1	-1	3	-3	11	-6	21	-10	32
11	Interest & Bank Charges	2	21	0	2	1	2	1	4	4	12	7	23	11	36
12	Depreciation	116	313	12	29	14	25	25	54	94	184	180	352	274	536
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.	709	1111	69	105	67	91	136	195	481	672	923	1284	1404	1956
	TOTAL	4804	12934	492	1206	561	1044	1052	2251	3878	7615	7469	14555	11348	22170
	In India	4759	12782	486	1191	554	1031	1040	2222	3855	7560	7376	14367	11231	21927
	Outside India	45	152	6	15	7	13	12	29	23	55	93	188	117	243

	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
		For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023
1	Employees' remuneration & welfare benefits	20599	41566	3630	6702	0		24230	48268	125	289	176	421	1029	2369
2	Travel, conveyance and vehicle running expenses	189	397	34	64	0		222	461	1	3	2	4	9	23
3	Training expenses	15	30	3	5	0		18	35	0	0	0	0	1	2
4	Rents, rates & taxes	866	1672	152	270	0		1018	1941	5	12	8	17	44	95
5	Repairs	323	607	56	98	0		379	705	2	4	3	6	16	35
6	Printing & stationery	123	224	21	36	0		144	260	1	2	1	2	6	13
7	Communication expenses	82	141	14	23	0		96	164	1	1	1	1	4	8
8	Legal & professional charges	96	163	16	26	0		113	189	1	1	1	2	5	9
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
	(a) as auditor	33	57	6	9	0		39	66	0	0	0	1	2	3
	(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		1	1	0	0	0	0	0	0
10	Advertisement and publicity	-21	72	-2	12	0		-24	84	0	1	0	1	-2	4
11	Interest & Bank Charges	26	81	5	13	0		31	95	0	1	0	1	1	5
12	Depreciation	632	1225	111	198	0		743	1423	4	9	5	12	32	70
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.	3224	4473	538	721	0		3762	5195	21	31	31	45	175	255
	TOTAL	26187	50709	4584	8176	0	0	30771	58886	161	353	227	514	1323	2890
	In India	25859	50055	4526	8071	0		30385	58126	159	348	224	507	1307	2853
	Outside India	328	654	58	105	0	0	386	760	2	5	3	7	16	37

	Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023	For the quarter ended 30.09.2023	Up to the quarter ended 30.09.2023
1	Employees' remuneration & welfare benefits	1006	1402	5694	5694	0		1172	2710	42351	79327	46839	91804
2	Travel, conveyance and vehicle running expenses	9	13	54	54	0		11	26	391	758	430	877
3	Training expenses	1	1	4	4	0		1	2	31	58	35	67
4	Rents, rates & taxes	41	56	229	229	0		50	109	1770	3190	1965	3692
5	Repairs	15	20	83	83	0		19	40	657	1158	731	1340
6	Printing & stationery	6	8	31	31	0		7	15	249	428	277	495
7	Communication expenses	4	5	19	19	0		5	9	165	269	185	311
8	Legal & professional charges	4	6	22	22	0		6	11	193	311	217	360
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
	(a) as auditor	1	2	8	8	0		2	4	67	108	75	125
	(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	1	1	1
10	Advertisement and publicity	1	2	10	10	0		-2	5	-27	138	-41	160
11	Interest & Bank Charges	2	3	11	11	0		1	5	57	155	61	180
12	Depreciation	30	41	168	168	0		36	80	1292	2338	1434	2706
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.	127	151	613	613	0		200	292	6333	8537	12827	9841
	TOTAL	1247	1711	6947	6947	0	0	1507	3306	53531	96776	65035	111958
	In India	1231	1689	6947	6947	0		1488	3264	52965	95643	58764	110647
	Outside India	16	22	0	0	0	0	19	42	566	1133	6271	1311

	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022	For the quarter ended 30.09.2022	Up to the quarter ended 30.09.2022
1 Employees' remuneration & welfare benefits	170057	166374	9759	9637	0		179816	176011	1101	1071	2307	2247	7850	7664
2 Travel, conveyance and vehicle running expenses	296	521	23	30	0		319	551	2	3	3	7	13	24
3 Training expenses	39	59	3	3	0		42	62	0	0	0	1	2	3
4 Rents, rates & taxes	1183	2099	91	122	0		1274	2221	6	14	14	28	50	97
5 Repairs	380	662	29	38	0		409	701	2	4	4	9	16	31
6 Printing & stationery	164	292	13	17	0		177	309	1	2	2	4	7	13
7 Communication expenses	116	208	9	12	0		125	220	1	1	1	3	5	10
8 Legal & professional charges	114	189	8	11	0		122	199	1	1	1	3	5	9
9 Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
(a) as auditor	33	61	3	4	0		35	65	0	0	0	1	1	3
(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	17	31	1	2	0		19	33	0	0	0	0	1	1
11 Interest & Bank Charges	29	158	5	9	0		34	167	0	1	0	2	1	7
12 Depreciation	726	1321	57	76	0		783	1397	4	9	8	18	31	61
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.	1809	2683	126	155	0		1936	2838	10	17	22	36	79	124
TOTAL	174963	174657	10127	10116	0	0	185089	184774	1127	1125	2364	2359	8061	8046
In India	174827	174274	10112	10094			184939	184368	1126	1122	2363	2354	8056	8028
Outside India	136	383	15	22	0	0	150	406	1	3	1	5	5	18

