

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 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023
1	Employees' remuneration & welfare benefits	5192	15821	556	1546	517	1374	1073	2920	5016	11258	9706	21636	14722	32894
2	Travel, conveyance and vehicle running expenses	39	141	4	14	4	12	8	26	40	100	78	192	119	292
3	Training expenses	3	11	0	1	0	1	1	2	3	8	6	15	9	22
4	Rents, rates & taxes	179	606	19	59	18	53	38	112	181	432	350	829	530	1261
5	Repairs	69	224	7	22	7	19	14	41	68	159	132	306	200	465
6	Printing & stationery	21	79	2	8	2	7	5	15	22	56	43	107	65	163
7	Communication expenses	15	51	2	5	2	4	3	9	15	36	29	70	45	106
8	Legal & professional charges	24	66	3	6	2	6	5	12	23	47	44	90	66	137
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	17	32	2	3	2	3	3	6	14	23	27	44	42	66
	(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	8	26	1	3	1	2	2	5	8	19	15	36	23	54
11	Interest & Bank Charges	67	88	7	9	6	8	13	16	51	63	97	121	148	183
12	Depreciation	134	447	15	44	14	39	28	83	134	318	260	612	394	930
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.	50	1160	11	116	13	103	24	219	194	865	379	1663	573	2528
	TOTAL	5818	18752	629	1835	587	1631	1216	3467	5768	13384	11166	25721	16934	39104
	In India	5729	18511	618	1809	577	1608	1195	3417	5671	13231	10980	25347	16651	38578
	Outside India	89	241	11	26	10	23	21	50	97	153	186	374	284	527

	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
		For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023
1	Employees' remuneration & welfare benefits	22846	64412	1407	8109	0		24253	72521	167	456	257	679	1503	3872
2	Travel, conveyance and vehicle running expenses	175	572	8	72	0		184	644	1	4	2	6	12	34
3	Training expenses	13	44	1	5	0		14	49	0	0	0	0	1	3
4	Rents, rates & taxes	798	2469	41	311	0		839	2780	6	17	9	26	53	148
5	Repairs	304	911	17	115	0		321	1025	2	6	3	10	20	55
6	Printing & stationery	96	320	4	40	0		100	360	1	2	1	3	6	19
7	Communication expenses	67	208	3	26	0		70	234	0	1	1	2	4	12
8	Legal & professional charges	106	269	8	34	0		114	303	1	2	1	3	7	16
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
	(a) as auditor	73	130	7	16	0		81	146	1	1	1	1	5	8
	(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	1	0	0	0		0	1	0	0	0	0	0	0
10	Advertisement and publicity	34	106	2	13	0		36	120	0	1	0	1	2	6
11	Interest & Bank Charges	278	359	32	45	0		310	404	2	3	3	4	17	22
12	Depreciation	596	1821	32	229	0		627	2050	4	13	7	19	40	109
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.	478	4951	-98	623	0		380	5574	4	35	7	52	43	298
	TOTAL	25863	76572	1464	9640	0	0	27327	86213	190	542	293	807	1713	4603
	In India	25404	75459	1429	9500	0		26833	84959	186	534	288	795	1683	4536
	Outside India	459	1113	35	140	0	0	494	1254	4	8	5	12	30	67

	Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the quarter ended 31.12.2023	Up to the quarter ended 31.12.2023
1	Employees' remuneration & welfare benefits	883	2286	5939	11634	0		1294	4004	49019	128346	55283	147087
2	Travel, conveyance and vehicle running expenses	7	20	49	103	0		10	36	383	1141	430	1307
3	Training expenses	1	2	4	8	0		1	3	29	87	32	99
4	Rents, rates & taxes	31	88	217	446	0		45	154	1730	4920	1947	5639
5	Repairs	12	32	81	164	0		17	57	656	1814	739	2079
6	Printing & stationery	4	11	27	58	0		5	20	210	637	236	731
7	Communication expenses	3	7	18	38	0		4	13	145	414	163	475
8	Legal & professional charges	4	10	26	49	0		6	17	225	536	254	614
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
	(a) as auditor	3	5	16	23	0		4	8	151	259	172	297
	(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	2	1	2
10	Advertisement and publicity	1	4	9	19	0		2	7	74	212	83	243
11	Interest & Bank Charges	10	13	54	65	0		17	22	560	716	640	820
12	Depreciation	23	65	161	329	0		33	113	1290	3629	1452	4159
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.	25	176	281	894	0		16	308	1328	9865	1402	11240
	TOTAL	1006	2717	6883	13830	0	0	1454	4760	55800	152577	62834	174790
	In India	989	2678	6947	6947	0		1427	4691	107944	150622	120667	172550
	Outside India	17	39	-64	6883	0	0	27	69	-52144	1955	-57833	2240

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		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
		31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022
1	Employees' remuneration & welfare benefits	4598	47427	826	5191	593	3691	1419	8883	7544	24366	17174	58635	24718	83001
2	Travel, conveyance and vehicle running expenses	64	198	8	22	6	15	14	37	49	102	115	245	164	347
3	Training expenses	-1	14	0	2	0	1	0	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
5	Repairs	60	231	8	25	6	18	13	43	52	119	120	285	172	404
6	Printing & stationery	32	107	4	12	3	8	7	20	25	55	59	132	85	187
7	Communication expenses	20	73	3	8	2	6	4	14	17	38	39	91	56	129
8	Legal & professional charges	22	70	3	8	2	5	5	13	17	36	40	87	57	123
9	Auditors' fees, expenses etc.	0	0	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
11	Interest & Bank Charges	49	89	6	10	4	7	10	17	30	46	71	111	101	157
12	Depreciation	151	491	19	54	14	38	33	92	119	252	278	607	397	859
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.	372	1091	47	116	33	82	80	198	284	555	667	1335	950	1890
	TOTAL	5573	50563	949	5531	681	3933	1631	9463	8312	25972	18974	62499	27286	88471
	In India	5524	50365	943	5513	676	3920	1619	9433	8312	25969	18874	62304	27186	88273
	Outside India	49	198	6	18	5	13	12	30	0	3	100	196	100	198

	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
		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	31209	197583	260	9897	0		31469	207480	316	1387	244	2492	2952	10616
2	Travel, conveyance and vehicle running expenses	304	825	11	41	0		315	866	2	6	3	10	20	44
3	Training expenses	0	58	0	3	0		-1	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	22	0		158	467	1	3	2	6	10	24
7	Communication expenses	98	306	3	15	0		101	321	1	2	1	4	7	16
8	Legal & professional charges	104	292	4	15	0		107	307	1	2	1	4	7	16
9	Auditors' fees, expenses etc.	0	0	0	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
12	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	
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.	1816	4499	70	225	0		1886	4724	14	32	21	57	118	242
	TOTAL	35946	210603	432	10549	0	0	36378	221152	354	1479	297	2656	3270	11316
	In India	35670	209944	10534	10516	0		46204	220460	352	1474	293	2647	3252	11280
	Outside India	276	659	-10102	33	0	0	-9826	692	2	5	4	9	18	36

	Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		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
		31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022	31.12.2022
1	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		19	48	533	1343	611	1578
3	Training expenses	0	2	0	0	0		0	3	4	95	2	112
4	Rents, rates & taxes	27	80	0	3	0		64	178	1755	5019	1999	5898
5	Repairs	8	25	0	1	0		20	56	535	1564	608	1838
6	Printing & stationery	4	12	0	0	0		10	26	270	725	308	851
7	Communication expenses	3	8	0	0	0		6	18	175	498	199	585
8	Legal & professional charges	3	8	0	0	0		7	17	182	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		1	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	1277	3330	1461	3913
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.	48	116	-224	4	0		111	260	2924	7324	3376	8612
	TOTAL	1027	5441	-5870	189	0	0	8208	12164	70950	342867	78154	402894
	In India	1019	5424	0	0	0		8188	12126	70671	341520	77848	401318
	Outside India	8	17	-5870	189	0	0	20	38	279	1347	306	1576