

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: The Oriental Insurance Company Ltd
 Registration No.556 and Date of Registration with the IRDAI 24.11.2020
 OPERATING EXPENSES FOR THE PERIOD ENDED ON 31.12.2021
 (Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD	
		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	7389	25096	834	2537	703	1627	1536	4163	4880	11874
2	Travel, conveyance and vehicle running expenses	65	193	7	19	6	12	13	32	41	91
3	Training expenses	5	17	1	2	0	1	1	3	3	8
4	Rents, rates & taxes	272	825	30	83	25	53	55	137	172	390
5	Repairs	78	245	9	25	7	16	16	41	50	116
6	Printing & stationery	38	114	4	11	3	7	8	19	24	54
7	Communication expenses	33	96	4	10	3	6	7	16	21	45
8	Legal & professional charges	36	76	4	8	3	5	7	13	20	36
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	14	31	1	3	1	2	3	5	8	15
	(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	0	0	0
10	Advertisement and publicity	5	26	1	3	1	2	1	4	4	12
11	Interest & Bank Charges	60	116	6	12	5	8	11	19	33	55
12	Depreciation	186	621	21	63	18	40	39	103	122	294
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 (to be specified) ^a	425	1192	48	122	38	78	84	197	316	614
	TOTAL	8605	28646	969	2897	812	1857	1779	4752	5693	13604
	In India	8551	28465	963	2877	806	1845	1768	4722	5657	13518
	Outside India	54	181	7	20	5	12	11	30	36	86

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD	
		For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020
1	Employees' remuneration & welfare benefits	9200	31867	932	2527			1550			
2	Travel, conveyance and vehicle running expenses	56	182	6	14	620	1939	9	4466	7310	17246
3	Training expenses	4	26	1	2	4	11	25	43	98	
4	Rents, rates & taxes	270	912	27	72	18	56	45	128	212	494
5	Repairs	86	271	8	21	6	16	14	38	66	147
6	Printing & stationery	65	179	6	14	4	11	10	25	47	97
7	Communication expenses	48	137	5	11	3	8	8	19	35	74
8	Legal & professional charges	36	85	3	7	2	5	6	12	25	46
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	16	21	1	2	1	1	2	3	9	11
	(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	0	0	0
10	Advertisement and publicity	-46	41	-3	3	-3	2	-5	6	-16	22
11	Interest & Bank Charges	-10	68	0	5	0	4	-1	10	3	37
12	Depreciation	195	706	20	56	13	43	33	99	158	382
13	Brand/Trade Mark usage fee/charges	0		0		0		0		0	
14	Business Development and Sales Promotion Expenses	0		0		0		0		0	
15	Information Technology Expenses	0		0		0		0		0	
16	Goods and Services Tax (GST)	0		0		0		0		0	
17	Others (to be specified) ^a	232	1013	18	73	11	56	41	142	193	509
	TOTAL	10152	35508	1024	2808	679	2155	1714	4976	8089	19177
	In India	10097	35318	1021	2800	677	2149	1705	4949	8045	19074
	Outside India	54	190	3	8	2	6	9	27	43	103

Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
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
12897	30367	17777	42241	28036	86299	1549	4530	0		29584	90828
107	233	148	324	243	663	13	35	0		256	697
9	20	12	28	19	58	1	3	0		20	61
452	998	624	1388	1016	2836	56	149	0		1072	2985
131	296	181	412	292	841	16	44	0		308	885
63	138	86	191	141	391	8	21	0		148	411
54	116	75	161	124	329	7	17	0		131	346
52	92	72	128	129	261	7	14	0		136	275
0	0	0	0	0	0	0	0	0		0	0
21	38	29	53	50	108	3	6	0		53	114
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
10	31	14	44	19	89	1	5	0		20	94
85	140	118	195	215	398	12	21	0		227	419
323	752	445	1046	706	2136	39	112	0		745	2249
0		0	0	0		0		0		0	0
0		0	0	0		0		0		0	0
0		0	0	0		0		0		0	0
0		0	0	0		0		0		0	0
826	1570	1142	2184	1980	4462	107	234	0		2087	4696
15030	34791	20723.41	48394	35754	98871	1818	5190	0	0	37572	104060
14927	34552	20585	48070	35509	98194	1805	5154			37314	103348
103	239	139	324	245	677	12	36	0	0	257	712

Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020
17641	41573	24951	58819	25222	76999	1340	3787	0		26562	80787
104	237	147	336	151	440	8	22	0		159	461
11	34	15	49	13	64	1	3	0		13	67
512	1190	724	1684	737	2204	39	108	0		777	2313
158	354	224	500	232	655	12	32	0		244	687
113	233	160	330	173	432	9	21	0		182	453
85	179	120	254	128	332	7	16	0		135	348
59	111	84	157	93	206	5	10	0		98	216
0	0	0	0	0	0	0	0	0		0	0
22	27	30	38	38	50	2	2	0		40	52
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
0	0	0	0	0	0	0	0	0		0	0
-38	53	-54	76	-99	99	-5	5	0		-104	104
6	89	9	125	-14	164	0	8	0		-14	172
381	921	539	1303	538	1705	29	84	0		567	1789
0		0	0	0		0		0		0	0
0		0	0	0		0		0		0	0
0		0	0	0		0		0		0	0
0		0	0	0		0		0		0	0
465	1226	657	1735	624	2271	34	112	0		658	2382
19519	46227	27608	65405	27836	85621	1480	4212	0	0	29317	89833
19475	46123	27520	65197	27774	85428	1477	4202			29250	89630
44	104	88	208	63	193	3	10			66	203

Miscellaneous											
Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)	
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
276	725	353	1306	1946	4807	1218	3697	517	5873	0	
2	6	3	10	16	37	11	28	7	45	0	
0	0	0	1	1	3	1	2	0	4	0	
10	24	13	43	69	158	44	122	26	193	0	
3	7	4	13	20	47	13	36	7	57	0	
1	3	2	6	9	22	6	17	4	27	0	
1	3	2	5	8	18	5	14	4	22	0	
1	2	2	4	8	15	6	11	6	18	0	
0	0	0	0	0	0	0	0	0	0	0	
0	1	1	2	3	6	2	5	2	7	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	1	0	1	2	5	1	4	0	6	0	
2	3	3	6	13	22	9	17	10	27	0	
7	18	9	32	49	119	31	92	14	145	0	
0		0		0		0		0		0	
0		0		0		0		0		0	
0		0		0		0		0		0	
18	38	27	68	127	249	86	191	76	304	0	
323	831	418	1496	2271	5507	1431	4236	671	6729	0	0
321	825	416	1486	2255	5470	1422	4207	665	6676		
2	6	3	10	15	37	10	29	5	53	0	0

Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)	
For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020
337	915	473	1536	1503	4081	2059	4781	3108	12580	0	
2	5	3	9	9	23	12	27	19	72	0	
0	1	0	1	1	3	1	4	1	10	0	
10	26	14	44	44	117	60	137	92	360	0	
3	8	4	13	14	35	18	41	30	107	0	
2	5	3	9	10	23	13	27	23	71	0	
2	4	2	7	7	18	10	21	17	54	0	
1	2	2	4	5	11	7	13	13	34	0	
0	0	0	0	0	0	0	0	0	0	0	
0	1	1	1	2	3	2	3	6	8	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
-1	1	-2	2	-5	5	-4	6	-20	16	0	
0	2	0	3	0	9	1	10	-6	27	0	
7	20	10	34	32	90	45	106	65	279	0	
0		0		0		0		0		0	
0		0		0		0		0		0	
0		0		0		0		0		0	
0		0		0		0		0		0	
9	27	11	45	38	120	54	141	70	371	0	
372	1017	522	1708	1660	4538	2278	5316	3418	13989	0	0
371	1015	521	1704	1657	4528	2273	5304	3251	13305		
1	2	1	4	4	10	5	12	167	684		

Other Miscellaneous segment		<u>Total Miscellaneous</u>		Grand Total	Grand Total
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
1913	5410	53585	154888	62510	184147
16	42	459	1189	537	1414
1	4	36	104	42	123
69	178	1926	5090	2252	6051
20	53	555	1509	649	1794
9	25	266	702	312	834
8	21	234	590	274	702
8	16	239	469	281	557
0	0	0	0	0	0
3	7	93	194	110	231
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
1	6	37	160	43	191
14	25	397	715	468	850
48	134	1347	3835	1572	4559
0		0	0	0	0
0		0	0	0	0
0		0	0	0	0
0		0	0	0	0
131	280	3693	8008	4202	9397
2243	6198	62867	177452	73250	210850
2227	6156	62471	176335	72789	209522
15	42	396	1117	461	1328

Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020	For the corresponding quarter of the previous year 31.12.2020	Up to the corresponding quarter of the previous year 31.12.2020
2329	6768	61321	170266	72071	206599
14	39	366	972	431	1179
1	6	33	140	38	170
68	194	1788	4874	2103	5915
21	58	559	1449	659	1758
16	38	409	956	485	1160
12	29	306	734	362	891
8	18	219	455	260	553
0	0	0	0	0	0
3	4	86	111	103	134
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
-8	9	-198	219	-250	265
-1	14	-11	363	-22	441
50	150	1315	3770	1543	4575
0		0	0	0	0
0		0	0	0	0
0		0	0	0	0
0		0	0	0	0
58	200	1556	5021	1829	6176
2571	7526	67746	189331	79612	229815
2566	7509	67382	188312	79184	228579
6	17	365	1019	428	1236