

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

(Amount in  
Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022
1 Employees' remuneration & welfare benefits	11589	36685	1360	3897	712	2338	2072	6235	6924	18798	19171	49538	26096	68336
2 Travel, conveyance and vehicle running expenses	80	273	9	29	5	17	14	46	48	140	135	368	183	508
3 Training expenses	6	23	1	2	0	1	1	4	4	12	11	31	14	43
4 Rents, rates & taxes	292	1117	35	119	18	71	53	190	182	572	510	1508	692	2080
5 Repairs	102	346	12	37	6	22	18	59	62	177	171	467	233	645
6 Printing & stationery	50	164	6	17	3	10	9	28	30	84	83	221	113	305
7 Communication expenses	40	136	5	14	2	9	7	23	24	70	68	184	93	253
8 Legal & professional charges	42	118	5	13	3	8	8	20	25	61	68	160	93	221
9 Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	47	78	5	8	3	5	8	13	25	40	67	105	93	145
(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	1	27	0	3	0	2	0	5	1	14	4	36	6	49
11 Interest & Bank Charges	29	145	4	15	2	9	5	25	19	74	55	195	74	269
12 Depreciation	-1	620	3	66	-1	40	2	105	24	318	86	838	110	1156
13 Brand/Trade Mark usage fee/charges	0	0	0	0	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	0	0	0	0
15 Information Technology Expenses	0	0	0	0	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	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.	473	1665	55	177	28	106	83	283	261	875	736	2306	998	3182
	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
<b>TOTAL</b>	<b>12749</b>	<b>41395</b>	<b>1500</b>	<b>4397</b>	<b>781</b>	<b>2638</b>	<b>2281</b>	<b>7036</b>	<b>7631</b>	<b>21234</b>	<b>21167</b>	<b>55957</b>	<b>28797.53</b>	<b>77192</b>
In India	12629	41094	1488	4365	774	2619	2262	6984	0	13518	20997	55549	20997	69067
Outside India	120	301	12	32	7	19	19	52	0	86	170	408	170	8125

	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensa	Public/ Product Liability		Engineering		
		For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022		For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	
1	Employees' remuneration & welfare benefits	41990	128289	1809	6338	0		43799	134627	363	1089	617	1923	2943	7750
2	Travel, conveyance and vehicle running expenses	291	953	12	47	0		303	1000	3	8	4	14	21	58
3	Training expenses	22	80	1	4	0		23	84	0	1	0	1	2	5
4	Rents, rates & taxes	1069	3905	44	193	0		1113	4098	9	33	16	59	78	236
5	Repairs	369	1210	16	60	0		385	1270	3	10	5	18	26	73
6	Printing & stationery	181	572	8	28	0		189	600	2	5	3	9	13	35
7	Communication expenses	147	476	6	24	0		153	499	1	4	2	7	10	29
8	Legal & professional charges	153	414	7	20	0		159	434	1	4	2	6	10	25
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
	(a) as auditor	165	273	8	13	0		173	287	1	2	2	4	10	16
	(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	4	93	0	5	0		3	97	0	1	0	1	1	6
11	Interest & Bank Charges	107	506	4	25	0		111	531	1	4	2	8	8	31
12	Depreciation	33	2169	-5	107	0		28	2276	0	18	0	33	12	131
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.	1511	5973	61	295	0		1572	6268	13	51	22	90	112	361
		0		0		0		0	0	0		0		0	
		0		0		0		0	0	0		0		0	
	<b>TOTAL</b>	<b>49964</b>	<b>144913</b>	<b>1970</b>	<b>7160</b>	<b>0</b>	<b>0</b>	<b>51935</b>	<b>152072</b>	<b>398</b>	<b>1230</b>	<b>676</b>	<b>2172</b>	<b>3247</b>	<b>8754</b>
	In India	45661	143855	1953	7107	0		51555	150962	396	1221	670	2156	3220	8690
	Outside India	381	1058	17	53	0	0	379	1110	2	9	6	16	27	64

	Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Up to the quarter ended 31.03.2022
1	Employees' remuneration & welfare benefits	1444	5141	5940	11814	0		3421	8831	84623	239511	98284	282431
2	Travel, conveyance and vehicle running expenses	10	38	43	88	0		24	66	590	1780	684	2098
3	Training expenses	1	3	3	7	0		2	6	46	149	53	176
4	Rents, rates & taxes	35	157	167	360	0		91	269	2201	7291	2546	8598
5	Repairs	12	49	54	111	0		31	83	751	2260	870	2664
6	Printing & stationery	6	23	26	53	0		15	39	366	1067	425	1259
7	Communication expenses	5	19	21	44	0		12	33	298	888	346	1048
8	Legal & professional charges	5	17	20	38	0		12	28	304	773	354	911
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
	(a) as auditor	6	11	18	25	0		12	19	316	510	371	601
	(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	4	2	9	0		1	6	13	173	14	204
11	Interest & Bank Charges	3	20	19	47	0		10	35	229	944	263	1113
12	Depreciation	-5	87	54	200	0		15	149	216	4050	217	4776
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	239	246	550	0		131	411	3143	11151	3700	13098
		0				0		0					
		0				0		0					
	<b>TOTAL</b>	<b>1572</b>	<b>5808</b>	<b>6616</b>	<b>13345</b>	<b>0</b>	<b>0</b>	<b>3777</b>	<b>9975</b>	<b>93095</b>	<b>270547</b>	<b>108126</b>	<b>318978</b>
	In India	1558	5765	0	0	0		3746	9902	92419	268582	107340	316660
	Outside India	14	43	0	0	0	0	31	73	676	1965	786	2318

	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021
1 Employees' remuneration & welfare benefits	5417	37284	721	3248	424	2363	1146	5611	5647	22893	13913	55485	19560	78378		
2 Travel, conveyance and vehicle running expenses	87	269	9	23	6	17	15	40	67	165	162	400	229	565		
3 Training expenses	7	33	1	3	1	2	1	5	6	21	16	50	22	70		
4 Rents, rates & taxes	329	1241	36	108	23	79	59	187	269	762	657	1848	926	2610		
5 Repairs	85	356	10	31	6	23	16	54	72	219	176	530	248	748		
6 Printing & stationery	-1	178	1	16	0	11	2	27	13	109	32	265	44	374		
7 Communication expenses	45	183	5	16	3	12	8	27	38	112	93	272	130	384		
8 Legal & professional charges	43	129	4	11	3	8	7	19	33	79	80	192	113	271		
9 Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
(a) as auditor	74	95	7	8	5	6	11	14	47	58	114	141	162	200		
(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	33	74	3	6	2	5	5	11	23	45	57	110	80	155		
11 Interest & Bank Charges	85	153	8	13	6	10	13	23	57	94	139	227	196	321		
12 Depreciation	103	809	14	70	8	51	23	122	115	496	283	1203	397	1700		
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 (to be specified) <sup>a</sup>	618	1631	76	149	52	108	128	257	577	1085	1405	2631	1982	3716		
							0	0					0	0		
							0	0					0	0		
<b>TOTAL</b>	<b>6926</b>	<b>42434</b>	<b>895</b>	<b>3703</b>	<b>540</b>	<b>2694</b>	<b>1435</b>	<b>6398</b>	<b>6962</b>	<b>26139</b>	<b>17126</b>	<b>63353</b>	<b>24088</b>	<b>89493</b>		
In India	6882	42167	888	3673	535	2673	1423	6346	5080	19074	16982	62820	22062	81894		
Outside India	44	267	7	30	4	21	12	52	27	103	144	533	172	636		

		For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021	For the quarter ended 31.03.2021	Up to the quarter ended 31.03.2021
1	Employees' remuneration & welfare benefits	23084	100083	1354	5141	0		24438	105225	218	1133	484	2021	2109	6190
2	Travel, conveyance and vehicle running expenses	282	721	15	37	0		297	758	3	8	6	15	21	45
3	Training expenses	26	90	2	5	0		28	95	0	1	1	2	2	6
4	Rents, rates & taxes	1128	3333	63	171	0		1191	3504	12	38	23	67	89	206
5	Repairs	300	955	17	49	0		317	1004	3	11	6	19	24	59
6	Printing & stationery	46	478	3	25	0		49	503	0	5	1	10	7	30
7	Communication expenses	158	490	9	25	0		167	516	2	6	3	10	13	30
8	Legal & professional charges	140	346	8	18	0		147	363	1	4	3	7	10	21
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0	0	0
	(a) as auditor	205	255	11	13	0		216	268	2	3	4	5	13	16
	(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	99	198	5	10	0		105	208	1	2	2	4	7	12
11	Interest & Bank Charges	246	410	13	21	0		259	431	3	5	5	8	17	25
12	Depreciation	465	2170	28	112	0		493	2282	4	25	10	44	44	134
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 (to be specified) <sup>a</sup>	2475	4745	132	244	0		2607	4989	27	54	51	96	173	294
		0						0	0	0				0	
		0						0	0	0				0	
	<b>TOTAL</b>	<b>28655</b>	<b>114276</b>	<b>1659</b>	<b>5871</b>	<b>0</b>	<b>0</b>	<b>30314</b>	<b>120146</b>	<b>276</b>	<b>1293</b>	<b>599</b>	<b>2307</b>	<b>2530</b>	<b>7068</b>
	In India	28413	113313	1645	5821			30058	119134	273	1282	594	2288	2509	7009
	Outside India	241	963	14	50			255	1012	2	11	5	19	21	59

		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
		31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021
1	Employees' remuneration & welfare benefits	1049	5829	3609	16188	0		2002	8770	53468	223735	60031	266630
2	Travel, conveyance and vehicle running expenses	15	42	45	117	0		25	63	640	1612	742	1921
3	Training expenses	1	5	4	15	0		2	8	61	201	69	240
4	Rents, rates & taxes	57	194	179	539	0		98	292	2576	7450	2964	8878
5	Repairs	15	56	48	155	0		26	84	687	2136	787	2545
6	Printing & stationery	1	28	7	77	0		4	42	113	1068	114	1273
7	Communication expenses	8	29	25	79	0		14	43	362	1096	416	1307
8	Legal & professional charges	7	20	22	56	0		12	30	317	773	368	921
9	Auditors' fees, expenses etc.	0	0	0	0	0		0	0	0	0	0	0
	(a) as auditor	12	15	33	41	0		18	22	460	570	545	680
	(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	5	12	16	32	0		9	17	225	443	263	528
11	Interest & Bank Charges	14	24	40	66	0		22	36	554	917	652	1093
12	Depreciation	21	126	72	351	0		40	190	1081	4852	1207	5782
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 (to be specified) <sup>a</sup>	135	276	397	768	0		216	416	5587	10608	6333	12496
												0	
												0	
	<b>TOTAL</b>	<b>1340</b>	<b>6656</b>	<b>4496</b>	<b>18484</b>	<b>0</b>	<b>0</b>	<b>2488</b>	<b>10014</b>	<b>66130</b>	<b>255461</b>	<b>74491</b>	<b>304293</b>
	In India	1329	6600	4573	18804			2467	9929	65715	253858	74020	302371
	Outside India	11	56	-78	-320			21	85	415	1603	470	1922