																			Miscella	nnooue										(s. Lakh:
Particulars	FIRE		Marine		ne Cargo Marine Hu		II Total Marine		Motor OD		Motor TP			<u>Total Motor</u>		Personal Accident				Public/ Product Liability		Engineering				surance	Miscel seg	Other Miscellaneous segment		tal aneous	Grand Total	Grand Tota
	For the half year ending March 2022		For the half year ending March 2022			the Year ending March	half year ending March	Year	For the half year ending March 2022	For the Year ending March 2022	For the half year ending March 2022	For the Year ending March 2022	half year		For the half year ending March 2022		For the half year ending March 2022		half		For the half year ending March 2022		For the half year ending March 2022	For the Year ending March 2022	For the half year ending March 2022	For the Year ending March 2022	For the half year ending March 2022	For the Year ending March 2022	For the half year ending March 2022		For the half year ending March 2022	
1 Employees' remuneration & welfare benefits	69	204		6 2	3	0 0		5 23	9	6			9	6		0	0	0	18	58	20	27	2	3	85	181	0	0	134	275	209	50
2 Travel, conveyance and vehicle																																
ninning expenses	2	3		0	0	0 0) (0	0		0		0	0		0	0	0	1	1	0	0	0	0	4	4	0	0	5	5	7	
3 Training expenses	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	
4 Rents, rates & taxes	17	48		1	5	0 0) 1	1 5	3	2		- (3	2		0	0	0	5	14	6	7	1	1	21	43	0	0	36	67	54	1
5 Repairs	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	
6 Printing & stationery	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	
7 Communication expenses	8	31		0	3	0 0) () 3	2	1		(2	1		0	0	0	2	9	3	4	0	0	10			0	17	42	25	
8 Legal & professional charges	9	14		0	1	0 0) () 1	. 0		0	(0	0		0	0	0	2	4	2	2	0	0	10	14	0	0	14	20	23	
9 Auditors' fees, expenses etc.	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	
(a) as auditor	5	10		0	1	0 0) () 1	. 0		0	(0	0		0	0	0	2	3	1	1	0	0	6	9	0	0	9	13	14	
(b) as adviser or in any other																																
capacity, in respect of	0	0		0	0	0 0) (0	0	c	0		0	0		0	0	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	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	C	0	- (0	0		0	0	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10 Advertisement and publicity	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	
11 Interest & Bank Charges	7	8		1	1	0 0	1	1 1	. 0	C	0	- 0	0	0		0	0	0	2	2	1	1	0	0	6	7	0	0	9	10	17	
12 Depreciation	4	9		0	1	0 0) () 1	. 0				0	0		0	0	0	1	2	1	1	0	0	4	7	0	0	6	10	10	
13 Brand/Trade Mark usage fee/charges		0		0	0	0 0		0					0	0			0	0	0	0		0	0	0			0	0	0	0	0	
14 Business Development and Sales																																
Promotion Expenses	0	0		o	0	0 0) c	0	0		l c		0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
15 Information Technology Expenses	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	
16 Goods and Services Tax (GST)	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	
17 Others (to be specified) ^a	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	
Group Cost Allocations	389	751	34	4 8	0	1 1	36	5 81	33	24			. 33	25	(0	0	0	108	215	83	101	11	12	410	670	1	1	646	1024	1070	185
a cop cost a cost off	1			1		1 -	T	- 01	1				"	- 20		_			1				-						040	1024	1070	10.
TOTAL	510	1078	4:	2 11	5	1 1	43	3 116	5 47	33		1	47	34		0	0		141	308	117	144	14	16	556	963	1	1	876	1466	1429	26
In India	153	390	1	1 4	2	0 0	1	1 42	2 17	11	- 0	(17	11	- (0	0		42	111	41	51	4	5	180	349			284	527	448	9
Outside India	357	688	3	1 7			30	2 7/	1 30				3/						99	197	76	93			376	614			592	939	981	170

| 357| 688| 31| 73| 1| 1| 32| 74| 30| 22| 0| 1

Notes:
(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher,
that lie shown as a separate line item.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct
premium
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of
nature of services availed and not to be shown as "Obsourcing Expense"

																			Miscella														
Particulars	FI	FIRE		Cargo	Cargo	Mari	ne Hull	Total !	darine	Mot	or OD	Mot	or TP	Total	Motor	Personal	Accident	Total	Health	Public/ Liab	Product pility	Engine	ering	Avia	tion	Crop In	surance	Oti Miscella segn	aneous	<u>To</u> Miscell		Grand Total	Grand Total
	For the half year ending March 2021		For the half year ending March 2021		half year	the Year ending	half year ending March		For the half year ending March 2021	For the Year ending March 2021	For the half year ending March 2021		half year		For the half year ending March 2021		For the half year ending March 2021	Year	half	For the Year ending March 2021	half year ending	For the Year ending March 2021	For the half year ending March 2021	For the Year ending March 2021	For the half year ending March 2021		For the half year ending March 2021	For the Year ending March 2021	For the half year ending March 2021		For the half year ending March 2021	For the Year ending March 2021	
1 Employees' remuneration & welfare benefits	152	234	22	35	5	0 (22	35	5	21	1	1	6	22		0 0			40	57	, 4	7	3	3	86	5 170	0	0	139	259	313	528	
2 Travel, conveyance and vehicle	1	2	0		0	0 0	0	0	0	0	0	0	0	0		0 0	0		0		0	0	0	0		1 2	0	0	1	2	2	4	
3 Training expenses	0	1	C) (0	0 0	0	0	0	0	0	0	0	0		0 0	0		0	- 0	0	0	0	0) 1	0	0	0	1	0	- 2	
4 Rents, rates & taxes	28	51	4	1 7	7	0 0	4	7	1	5	0	0	1	5		0 0	0		7	12	2 0	1	1	1	14	1 38	0	0	23	57	55	115	
5 Repairs	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	
6 Printing & stationery	0	0	C) (0	0 0	0	0	0	0	0	0	0	0		0 0	0		0		0	0	0	0) (0	0	0	0	0		
7 Communication expenses	12	35	2	2 5	5	0 0	2	5	-2	3	0	0	-2	3		0 0	0		3	8	3 0	1	0	0) :	3 27	0	0	4	39	18	75	
8 Legal & professional charges	8	13	1	1 2	2	0 (1	2	0	1	0	0	0	1		0 0	0		2	3	0	0	0	0) 4	1 9	0	0	6	13	15	2	
9 Auditors' fees, expenses etc.	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		
(a) as auditor	8	8	1	1 1	1	0 0	1	1	1	1	0	0	1	1		0 0	0		2	2	2 0	0	0	0		5 5	0	0	8	8	17	17	
(b) as adviser or in any other																																	
capacity, in respect of	0	0	C		0	0 (0	0	0	0	. 0	0	0	0		0 0	0		0	- 0	0	0	0	0) () (0	0	0	0	0	(
(i) Taxation matters	0	0			D	0 0	0	0	0	0	- 0	0	0	0	'	0 0	- 0	- 0	0	-	0	- 0	0	0) (0	0	- 0	0	. 0		
(ii) Insurance matters	0	0) (D	0 0	0	0	0	0	- 0	0	0	0		0 0	0	- 0	0	0	0	-	0	0) (0	0	0	0	0		
(iii) Management services: and	0	0			D	0 0	0	0		0	0	- 0	0	0		0 0	0	- 0	0	- 0	0	0	0	0) (0	0	- 0	0	- 0		
(c) in any other capacity 10 Advertisement and publicity	- 0	0	-		0	0 (0	0	- 0	0	- 0	- 0	0	- 0		0 0	- 0	-	0	-) 0	0	0				0	0	0	0	- 0		
11 Interest & Bank Charges	1 2	2			0	0 0		0	- 0	0	- 0	- 0	-	- 0		0 0	-		1	-	0	0	- 0	-			0	0	- 0	- 0	- 0		
12 Depreciation	12	22	2		3	0 0	2	3	0	2	- 0	-	1 0	2		0 0	1 0		3	-	1	1	0	0		7 17	0	0	11	25	25	51	
13 Brand/Trade Mark usage fee/charges							0	0		,									1 -									0				,	
14 Business Development and Sales Promotion Expenses		0			0	0 0		0		0	0											0					0	0	0	0	0		
15 Information Technology Expenses	1 0	0	- 0		ol	0 0	0 0	0	0	0	0	1 0	0	0		0 0	0	- 0	0	1 0	0	0	0	0			0	0	0	0	0		
16 Goods and Services Tax (GST)	1 0	0			o	0 0	0	0	0	0	0	1 0	0	0		ol c	1 0		0		0	0	0	0) (0	0	0	0	0		
17 Others (to be specified) ^a	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		
Group Cost Allocations	464	623	66	89	9	0 0	66		26	57	1	2	27	59		0 0	0	C	117	150			8	8	292	454	0	0	456	688	986	140	
TOTAL	687	992	98	142	2	0 (98	142	31	90	2	3	33	q:		0 0			175	238	17	27	12	12	413	3 725	0	0	650	1095	1435	222	
In India	262			_		0 0	38			38	1	1 1	8	30		0 0	1) 68			11	- 5		145			0	232	464	531	94	
Outside India	425					0 0	60	82	24		1	1 2	25	5/		0 0			107				7	7	26			0	418	631	904		
Uutside iridia	425	5/1	- 60	1 04	4	oj t	/ OU	1 02	24			1 4	- 20			u				1 13/		10		1 /		910	1 0	U	410		904		

| 4.25| 5.71| 60| 82| 0| 0| 60| 82| 24| 52| 1| 2
| Notes:
(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, table be shown as a separate line letim.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"