

(₹ lakhs)																								
Sr. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#		
		For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	
1	Employees' remuneration & welfare benefits	1,657	3,555	954	2,041	10	20	964	2,061	5,782	11,349	5,887	11,368	11,669	22,717	11,046	23,559	1,263	2,702	399	752	12,708	27,013	
2	Travel, conveyance and vehicle running expenses	125	264	64	129	1	1	65	130	374	740	371	706	745	1,446	830	1,702	95	207	27	45	952	1,954	
3	Training expenses	6	7	5	6	-	-	5	6	44	59	49	70	93	129	46	28	5	6	2	2	53	36	
4	Rents, rates & taxes*	79	237	59	171	2	3	61	174	496	1,079	510	1,133	1,006	2,212	921	2,256	165	374	63	111	1,149	2,741	
5	Repairs	71	172	45	110	-	-	1	45	111	391	837	798	767	1,635	683	1,528	75	164	29	58	787	1,750	
6	Printing & stationery	10	29	9	23	-	-	9	23	71	143	70	144	141	287	58	180	6	18	3	6	67	204	
7	Communication expenses	27	84	5	40	-	-	5	40	171	422	163	414	334	836	524	1,122	232	381	53	79	809	1,582	
8	Legal & professional charges	117	214	9	48	1	2	10	50	362	727	472	933	834	1,660	805	1,716	85	189	29	58	919	1,963	
9	Auditors' fees, expenses etc.																							
	(a) as auditor	3	7	2	5	-	-	2	5	18	33	19	34	37	67	22	49	2	5	1	2	25	56	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	1	2	-	1	-	-	-	-	1	2	3	2	3	4	6	7	12	1	1	-	-	8	13
10	Advertisement and publicity	51	78	(114)	(113)	-	-	(114)	(113)	(621)	(78)	(407)	2,174	(1,028)	2,096	3,087	4,384	1,828	2,095	(193)	(59)	4,722	6,420	
11	Interest & Bank Charges	15	42	13	34	-	-	13	34	914	1,720	688	1,300	1,602	3,020	229	498	35	71	11	20	275	589	
12	Depreciation	89	224	75	174	1	2	76	176	1,453	2,562	1,479	2,631	2,932	5,193	752	1,678	91	192	37	68	880	1,938	
13	Brand/Trade Mark usage fee/charges	19	42	15	33	-	-	15	33	94	179	96	184	190	363	141	301	15	32	6	12	162	345	
14	Business Development and Sales Promotion Expenses	200	509	300	339	1	2	301	341	3,452	5,377	2,880	10,010	6,332	15,387	246	4,734	(766)	1,759	610	1,201	90	7,694	
15	Information Technology Expenses	129	281	101	243	-	-	3	101	246	923	1,709	940	1,756	1,863	3,465	1,235	2,760	203	416	73	145	1,511	3,321
16	Goods and Services Tax (GST)	(3)	-	(3)	-	-	-	(3)	-	83	-	8	92	27	175	35	(14)	32	(2)	(1)	(1)	-	(17)	31
17	Others																							
	(a) Miscellaneous expenses	15	21	12	17	0	0	12	17	54	74	152	171	206	245	28	94	(54)	(48)	(16)	(14)	(42)	32	
	TOTAL	2,611	5,768	1,551	3,301	16	34	1,567	3,335	14,063	26,943	13,839	33,856	27,902	60,799	20,646	46,633	3,279	8,563	1,133	2,486	25,058	57,682	
	In India	2,594	5,737	1,536	3,276	16	34	1,552	3,310	13,978	26,806	13,752	33,715	27,730	60,521	20,518	46,408	3,265	8,539	1,128	2,477	24,911	57,424	
	Outside India	17	31	15	25	-	-	15	25	85	137	87	141	172	278	128	225	14	24	5	9	147	258	

(₹ lakhs)																			
Sr. No.	Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
		For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24
1	Employees' remuneration & welfare benefits	380	732	205	443	564	1,056	63	92	860	1,263	41	81	1,604	3,173	28,094	56,570	30,715	62,186
2	Travel, conveyance and vehicle running expenses	28	56	14	32	38	70	3	5	51	94	(1)	2	124	245	1,954	3,904	2,144	4,298
3	Training expenses	3	5	2	4	3	3	-	-	6	6	-	-	6	7	166	190	177	203
4	Rents, rates & taxes*	16	37	8	25	29	71	6	9	166	236	1	1	115	278	2,496	5,610	2,636	6,021
5	Repairs	19	37	11	23	27	54	5	6	97	122	1	1	77	162	1,791	3,790	1,907	4,073
6	Printing & stationery	2	4	1	3	4	9	1	1	23	27	-	-	10	27	249	562	268	614
7	Communication expenses	4	12	2	7	9	23	1	2	47	68	1	1	92	167	1,299	2,698	1,331	2,822
8	Legal & professional charges	12	23	9	19	37	60	5	7	1,464	1,547	71	(29)	179	272	3,530	5,522	3,657	5,786
9	Auditors' fees, expenses etc.																		
	(a) as auditor	1	1	1	1	1	2	-	-	4	5	-	-	3	6	72	138	77	150
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	1	1	-	-	1	1	-	-	-	1	14	22	15	25
10	Advertisement and publicity	(12)	(55)	(26)	(5)	(25)	(40)	-	2	361	415	-	-	343	428	4,335	9,261	4,272	9,226
11	Interest & Bank Charges	10	20	2	8	8	18	1	1	2	2	-	-	26	57	1,926	3,715	1,954	3,791
12	Depreciation	17	33	10	23	33	68	7	8	144	170	1	1	102	218	4,126	7,652	4,291	8,052
13	Brand/Trade Mark usage fee/charges	3	6	2	4	6	12	1	1	15	19	-	-	19	40	398	790	432	865
14	Business Development and Sales Promotion Expenses	110	42	(2)	75	117	132	8	11	201	339	(1)	-	478	1,837	7,333	25,517	7,834	26,367
15	Information Technology Expenses	23	47	15	32	48	103	8	11	198	233	-	1	152	337	3,818	7,550	4,048	8,077
16	Goods and Services Tax (GST)	-	-	-	-	(2)	-	(1)	-	949	1,189	-	-	16	44	1,120	1,299	1,114	1,299
17	Others																		
	(a) Miscellaneous expenses	8	7	(1)	2	5	7	1	1	5	6	-	-	15	20	198	320	225	358
	TOTAL	624	1,007	253	696	903	1,649	109	157	4,594	5,742	114	59	3,361	7,319	62,919	135,110	67,097	144,213
	In India	622	1,003	251	693	898	1,640	108	156	4,580	5,725	114	59	3,344	7,290	62,558	134,511	66,705	143,558
	Outside India	2	4	2	3	5	9	1	1	14	17	-	-	17	29	360	599	392	655

* Rent expense is net of rental income of ₹ 2 Lakhs (previous period ₹ 4 Lakhs)

^ Net of Coinsurance administration charges

PD/2024-25/H1/Ver. Dated October 19, 2024