FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: Kotak Mahindra General Insurance Company Limited
Registration No. 152 and Date of Registration with the IRDAI November 18.2015

Sr No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022
1	Employees' remuneration & welfare benefits	93	250	21	48	-	-	21	48	661	1,535	1,009	1,866	1,670	3,402	1,171	2,331	162	343	-	-	1,334	2,674
2	Travel, conveyance and vehicle running expenses	4	7	1	1	-	-	1	1	33	71	55	95	88	166	57	104	8	15	-	-	65	119
3	Training expenses	(1)	(0)	(0)	(0)	-	-	(0)	(0)	(5)	(2)	(6)	(3)	(10)	(6)	(7)	(4)	(1)	(1)	-	-	(8)	(5)
4	Rents, rates & taxes	5	9	1	2	-	-	1	2	39	77	63	104	102	181	179	329	86	169	-	-	265	498
5	Repairs	1	2	0	0	-	-	0	0	9	20	15	28	25	48	18	35	3	5	-	-	21	40
6	Printing & stationery	1	2	0	0	-	-	0	0	8	18	13	24	21	42	15	31	2	4	-	-	17	35
7	Communication expenses	1	2	0	0	-	-	0	0	9	21	15	28	25	48	18	34	2	5	-	-	20	39
8	Legal & professional charges	3	6	1	1	-	-	1	1	31	66	51	89	82	155	78	155	6	14	-	-	85	169
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	0	0	-	-	0	0	2	4	3	6	5	10	4	7	1	1	-	-	4	8
	(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	0	0	-	0	-	-	-	0	0	0	0	1	0	1	0	1	0	0	-	-	0	1
10	Advertisement and publicity	77	139	16	26	-	-	16	26	623	1,179	988	1,589	1,612	2,769	1,190	2,005	168	295	-	-	1,358	2,300
11	Interest & Bank Charges	2	4	0	1	-	-	0	1	19	37	30	50	48	86	36	62	5	9	-	-	41	72
12	Depreciation	5	10	1	2	-	-	1	2	38	83	63	112	101	196	75	142	11	21	-	-	86	162
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	33	61	7	12	-	-	7	12	262	522	423	704	685	1,226	507	888	71	131	-	-	578	1,019
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0	0	0	0	-	-	0	0	5	10	8	14	12	25	3	6	0	1	-	-	3	7
	Electricity Expenses	0	1	0	0	-	-	0	0	3	8	6	10	9	18	7	13	1	2	-	-	8	15
	Directors Sitting Fees	0	0	0	0	-	-	0	0	0	1	1	2	1	4	1	3	0	0	-	-	1	3
	Miscellaneous Expenses	31	65	2	5	-	-	2	5	(9)	4	(8)	5	(17)	8	(12)	6	(2)	1	-	-	(14)	7
	Auditor: Out of pocket expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	-	0	-	-	0	0
	TOTAL	256	559	50	100	-	-	50	100	1,730	3,655	2,730	4,723	4,459	8,379	3,339	6,146	524	1,017	-	-	3,863	7,163
	In India	256	559	50	100	-	-	50	100	1,730	3,655	2,730	4,723	4,459	8,379	3,339	6,146	524	1,017	-	-	3,863	7,163
	Outside India																						

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: Kotak Mahindra General Insurance Company Limited
Registration No. 152 and Date of Registration with the IRDAI November 18.2015

Sr No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
		For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021
1	Employees' remuneration & welfare benefits	166	302	4	5	-	-	4	5	670	1,153	551	987	1,221	2,140	854	1,648	147	240	-	-	1,001	1,888
2	Travel, conveyance and vehicle running expenses	2	3	0	0	-	-	0	0	15	23	14	23	29	46	23	37	4	5	-	-	26	43
3	Training expenses	0	0	-	-	-	-	-	-	0	2	0	2	0	3	(0)	3	0	0	-	-	(0)	3
4	Rents, rates & taxes	5	9	0	0	-	-	0	0	34	64	30	62	64	126	93	199	65	106	-	-	158	305
5	Repairs	2	3	0	0	-	-	0	0	11	20	10	19	20	38	15	32	3	5	-	-	17	37
6	Printing & stationery	1	1	0	0	-	-	0	0	6	10	5	10	11	20	8	17	1	2	-	-	10	19
7	Communication expenses	1	2	0	0	-	-	0	0	9	14	8	14	16	28	12	22	2	3	-	-	13	25
8	Legal & professional charges	4	7	0	0	-	-	0	0	34	60	31	58	64	118	50	94	7	12	-	-	57	106
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(a) as auditor	0	1	0	0	-	-	0	0	2	4	2	4	4	8	3	7	1	1	-	-	4	8
	(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	0	0	-	-	-	-	-	-	0	0	0	0	0	1	0	1	0	0	-	-	0	1
10	Advertisement and publicity	33	50	1	1	-	-	1	1	499	765	460	737	959	1,503	337	581	56	85	-	-	393	666
11	Interest & Bank Charges	1	2	0	0	-	-	0	0	5	14	4	14	9	28	5	23	1	3	-	-	6	27
12	Depreciation	5	9	0	0	-	-	0	0	35	65	31	63	67	127	48	106	9	15	-	-	57	121
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
15	Information Technology Expenses	30	53	1	1	-	-	1	1	207	379	186	365	392	744	285	617	51	90	-	-	335	707
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	(0)	0	-	-	-	-	-	-	4	9	3	9	7	17	(3)	1	(0)	0	-	-	(3)	1
	Electricity Expenses	0	1	0	0	-	-	0	0	3	6	3	5	6	11	4	9	1	1	-	-	5	11
	Directors Sitting Fees	0	0	-	-	-	-	-	-	1	2	1	2	2	4	1	3	0	0	-	-	2	4
	Miscellaneous Expenses	19	29	1	1	-	-	1	1	(12)	(5)	(12)	(5)	(24)	(11)	(22)	(11)	(3)	(1)	-	-	(25)	(12)
	Auditor: Out of pocket expenses	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	TOTAL	271	471	7	8	-	-	7	8	1,522	2,585	1,326	2,367	2,848	4,952	1,714	3,388	344	570	-	-	2,057	3,958
	In India	271	471	7	8	-	-	7	8	1,522	2,585	1,326	2,367	2,848	4,952	1,714	3,388	344	570	-	-	2,057	3,958
	Outside India																						

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: Kotak Mahindra General Insu
Registration No. 152 and Date of Registration wit

kotak General Insurance

(Amount in Rs. Lakhs)

Sr No	Particulars	Miscellaneous																	
		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [b]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022	For the Quarter Ended September 30. 2022	Up to the Quarter Ended September 30. 2022
1	Employees' remuneration & welfare benefits	6	12	0	0	13	28	-	-	-	-	-	-	106	229	3,129	6,344	3,243	6,641
2	Travel, conveyance and vehicle running expenses	0	0	-	-	0	1	-	-	-	-	-	-	4	7	157	293	162	301
3	Training expenses	(0)	(0)	-	-	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(19)	(11)	(20)	(11)
4	Rents, rates & taxes	0	0	-	-	1	1	-	-	-	-	-	-	5	8	373	689	379	700
5	Repairs	0	0	-	-	0	0	-	-	-	-	-	-	1	2	47	91	49	93
6	Printing & stationery	0	0	-	-	0	0	-	-	-	-	-	-	1	2	39	80	40	82
7	Communication expenses	0	0	-	-	0	0	-	-	-	-	-	-	1	2	46	90	47	92
8	Legal & professional charges	0	0	-	-	0	1	-	-	-	-	-	-	3	6	170	330	174	338
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	-	-	0	0	-	-	-	-	-	-	0	0	9	18	10	19
	(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	-	-	-	-	0	0	-	-	-	-	-	-	0	0	1	2	1	2
10	Advertisement and publicity	4	6	0	0	10	15	-	-	-	-	-	-	79	127	3,063	5,218	3,156	5,382
11	Interest & Bank Charges	0	0	-	-	0	0	-	-	-	-	-	-	2	4	92	163	95	168
12	Depreciation	0	0	-	-	1	1	-	-	-	-	-	-	5	9	193	368	199	380
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	3	0	0	4	7	-	-	-	-	-	-	34	56	1,303	2,311	1,343	2,384
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0	0	-	-	0	0	-	-	-	-	-	-	0	0	16	32	16	32
	Electricity Expenses	0	0	-	-	0	0	-	-	-	-	-	-	0	1	17	34	17	35
	Directors Sitting Fees	0	0	-	-	0	0	-	-	-	-	-	-	0	0	2	7	2	7
	Miscellaneous Expenses	(0)	0	1	1	2	5	-	-	-	-	-	-	(0)	4	(29)	25	4	95
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0
	TOTAL	13	23	1	1	33	60	-	-	-	-	-	-	242	457	8,610	16,082	8,916	16,741
	In India	13	23	1	1	33	60	-	-	-	-	-	-	242	457	8,610	16,082	8,916	16,741
	Outside India																		

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: Kotak Mahindra General Insu
Registration No. 152 and Date of Registration wit

kotak General Insurance

(Amount in Rs. Lakhs)

Sr No	Particulars	Miscellaneous																	
		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [b]		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021	For the Quarter Ended September 30, 2021	Up to the Quarter Ended September 30, 2021
1	Employees' remuneration & welfare benefits	4	11	-	-	5	6	-	-	-	-	-	-	15	29	2,246	4,074	2,417	4,381
2	Travel, conveyance and vehicle running expenses	0	0	-	-	0	0	-	-	-	-	-	-	0	0	55	89	57	92
3	Training expenses	-	0	-	-	0	0	-	-	-	-	-	-	-	0	0	7	0	7
4	Rents, rates & taxes	0	0	-	-	0	0	-	-	-	-	-	-	0	1	223	432	228	441
5	Repairs	0	0	-	-	0	0	-	-	-	-	-	-	0	0	38	75	40	78
6	Printing & stationery	0	0	-	-	0	0	-	-	-	-	-	-	0	0	21	39	22	40
7	Communication expenses	0	0	-	-	0	0	-	-	-	-	-	-	0	0	30	53	31	55
8	Legal & professional charges	0	0	-	-	0	0	-	-	-	-	-	-	(0)	1	122	225	126	232
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	-	-	0	0	-	-	-	-	-	-	0	0	8	16	8	17
	(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
10	Advertisement and publicity	1	2	-	-	1	1	-	-	-	-	-	-	(0)	5	1,353	2,176	1,387	2,226
11	Interest & Bank Charges	0	0	-	-	0	0	-	-	-	-	-	-	0	0	15	55	16	57
12	Depreciation	0	0	-	-	0	0	-	-	-	-	-	-	0	1	124	250	129	259
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
15	Information Technology Expenses	1	2	-	-	1	1	-	-	-	-	-	-	3	5	732	1,460	763	1,513
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	(0)	-	-	-	-	-	-	-	-	-	-	-	(0)	0	4	19	4	19
	Electricity Expenses	0	0	-	-	0	0	-	-	-	-	-	-	0	0	11	22	12	23
	Directors Sitting Fees	-	0	-	-	0	0	-	-	-	-	-	-	0	0	3	7	4	8
	Miscellaneous Expenses	(0)	(0)	-	-	1	3	-	-	-	-	-	-	1	2	(47)	(18)	(27)	11
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
	TOTAL	7	16	-	-	9	12	-	-	-	-	-	-	19	45	4,940	8,983	5,218	9,462
	In India	7	16	-	-	9	12	-	-	-	-	-	-	19	45	4,940	8,983	5,218	9,462
	Outside India																		