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

(Amount in Rs. 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 the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1	Employees' remuneration & welfare benefits	138	300	10	24	-	-	10	24	895	1,846	873	2,024	1,768	3,870	1,694	3,350	173	360	-	-	1,867	3,710
2	Travel, conveyance and vehicle running expenses	4	7	0.27	0.56	-	-	0.27	0.56	39	70	43	84	82	154	70	121	7	13	-	-	77	134
3	Training expenses	1.35	1.79	0.11	0.15	-	-	0.11	0.15	12	15	14	18	26	34	24	31	3	3	-	-	27	34
4	Rents, rates & taxes	5	11	0.39	1	-	-	0.39	1	51	99	54	119	104	218	119	224	11	22	-	-	130	246
5	Repairs	1	3	0.11	0.24	-	-	0.11	0.24	14	25	15	30	29	56	29	51	3	6	-	-	32	57
6	Printing & stationery	1	2	0.04	0.15	-	-	0.04	0.15	7	18	7	22	15	40	13	34	1	4	-	-	14	38
7	Communication expenses	1	2	0.04	0.15	-	-	0.04	0.15	7	17	7	21	15	38	15	33	1	4	-	-	16	37
8	Legal & professional charges	8	19	1	2	-	-	1	2	87	179	91	213	178	392	168	332	17	35	-	-	184	367
9	Auditors' fees, expenses etc.																						
	(a) as auditor	0.24	0.51	0.02	0.04	-	-	0.02	0.04	2	4	2	5	5	10	5	9	0.48	0.95	-	-	5	10
	(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	0.01	0.05	-	-	-	-	-	-	0.17	0.47	0.15	0.56	0.32	1	0.36	1	0.03	0.10	-	-	0.39	1
10	Advertisement and publicity	8	10	0.68	0.84	-	-	0.68	0.84	75	89	87	107	162	196	151	180	16	19	-	-	168	200
11	Interest & Bank Charges	3	7	0.24	0.54	-	-	0.24	0.54	30	57	32	69	63	126	63	116	6	12	-	-	69	128
12	Depreciation	6	12	0.41	1	-	-	0.41	1	52	100	56	119	108	219	109	201	11	22	-	-	120	223
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	36	74	3	6	-	-	3	6	344	635	371	760	714	1,395	714	1,281	74	138	-	-	787	1,419
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others:																						
	Membership and Subscription Fees	0.43	0.81	0.04	0.07	-	-	0.04	0.07	10	16	11	19	21	34	8	14	1	2	-	-	9	16
	Electricity Expenses	1	1	0.05	0.12	-	-	0.05	0.12	6	12	7	15	13	27	13	25	1	3	-	-	14	27
	Directors Sitting Fees	0.09	0.26	0.01	0.02	-	-	0.01	0.02	1	2	1	3	2	5	2	5	0.20	0.49	-	-	2	5
	Miscellaneous Expenses	32	64	1	2	-	-	1	2	11	(2)	15	(2)	26	(3)	19	(2)	2	(1)	-	-	21	(3)
	Auditor: Out of pocket expenses	0.03	0.04	-	-	-	-	-	-	0.23	0.33	0.26	0.39	0.49	0.72	0.48	0.67	0.05	0.07	-	-	0.53	0.74
	TOTAL	**246**	**515**	**17**	**39**	**-**	**-**	**17**	**39**	**1,644**	**3,186**	**1,686**	**3,626**	**3,330**	**6,812**	**3,217**	**6,007**	**329**	**642**	**-**	**-**	**3,545**	**6,649**
	In India	**246**	**515**	**17**	**39**	**-**	**-**	**17**	**39**	**1,644**	**3,186**	**1,686**	**3,626**	**3,330**	**6,812**	**3,217**	**6,007**	**329**	**642**	**-**	**-**	**3,545**	**6,649**
	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, 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	0.75	1.36	-	-	1	1	33	71	55	95	88	166	57	104	8	15	-	-	65	119
3	Training expenses	(1)	(0.29)	(0.09)	(0.05)	-	-	(0.09)	(0.05)	(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	0.25	0.46	-	-	0.25	0.46	9	20	15	28	25	48	18	35	3	5	-	-	21	40
6	Printing & stationery	1	2	0.19	0.38	-	-	0.19	0.38	8	18	13	24	21	42	15	31	2	4	-	-	17	35
7	Communication expenses	1	2	0.23	0.44	-	-	0.23	0.44	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	0.23	0.49	0.05	0.09	-	-	0.05	0.09	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	0.02	0.05	-	0.01	-	-	-	0.01	0.12	0.39	0.23	1	0.35	1	0.24	1	0.04	0.10	-	-	0.28	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	0.48	1	-	-	0.48	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	0.18	0.41	0.04	0.08	-	-	0.04	0.08	5	10	8	14	12	25	3	6	0.39	0.88	-	-	3	7
	Electricity Expenses	0.42	1	0.09	0.17	-	-	0.09	0.17	3	8	6	10	9	18	7	13	1	2	-	-	8	15
	Directors Sitting Fees	0.04	0.17	0.01	0.03	-	-	0.01	0.03	0.29	1	1	2	1	4	1	3	0.10	0.37	-	-	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	0.01	0.01	-	-	-	-	-	-	0.03	0.06	0.05	0.08	0.08	0.14	0.05	0.09	-	0.01	-	-	0.05	0.10
	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 Insu
Registration No. 152 and Date of Registration wit

(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, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023	For the Quarter Ended September 30, 2023	Up to the Quarter Ended September 30, 2023
1	Employees' remuneration & welfare benefits	8	17	0.14	0.24	13	27	-	-	-	-	-	-	164	315	3,821	7,939	3,969	8,264
2	Travel, conveyance and vehicle running expenses	0.22	0.39	0.01	0.01	0.34	0.61	-	-	-	-	-	-	4	7	164	296	168	303
3	Training expenses	0.08	0.10	-	-	0.12	0.16	-	-	-	-	-	-	1.47	1.88	55	70	56	72
4	Rents, rates & taxes	0.33	0.64	0.01	0.01	1	1	-	-	-	-	-	-	6	12	241	478	247	490
5	Repairs	0.09	0.16	-	-	0.14	0.26	-	-	-	-	-	-	2	3	63	116	64	119
6	Printing & stationery	0.04	0.11	-	-	0.06	0.17	-	-	-	-	-	-	1	2	30	80	30	82
7	Communication expenses	0.05	0.11	-	-	0.07	0.17	-	-	-	-	-	-	1	2	32	77	33	79
8	Legal & professional charges	1	1	-	2	1	2	-	-	-	-	-	-	10	20	373	783	382	803
9	Auditors' fees, expenses etc.																		
	(a) as auditor	0.02	0.03	-	-	0.02	0.04	-	-	-	-	-	-	0.28	0.53	10	20	10	21
	(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	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.06	1	2	1	2
10	Advertisement and publicity	0.48	0.58	0.01	0.01	0.76	0.92	-	-	-	-	-	-	9	11	340	408	349	420
11	Interest & Bank Charges	0.19	0.37	0.01	0.01	0.31	0.59	-	-	-	-	-	-	4	7	136	262	140	269
12	Depreciation	0.34	0.65	0.01	0.01	1	1	-	-	-	-	-	-	6	12	236	456	241	469
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	4	0.04	0.06	3	7	-	-	-	-	-	-	43	77	1,550	2,902	1,589	2,982
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others:																		
	Membership and Subscription Fees	0.03	0.05	-	-	0.04	0.07	-	-	-	-	-	-	0.50	0.85	31	51	31	52
	Electricity Expenses	0.04	0.08	-	-	0.07	0.13	-	-	-	-	-	-	1	2	28	56	29	58
	Directors Sitting Fees	-	0.01	-	-	0.01	0.02	-	-	-	-	-	-	0.11	0.27	4	10	4	11
	Miscellaneous Expenses	0.06	(0.02)	-	-	4	6	-	-	-	-	-	-	2	3	52	3	85	69
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.04	1.05	1.50	1.08	1.54
	TOTAL	**13**	**25**	**0**	**3**	**24**	**46**	**-**	**-**	**-**	**-**	**-**	**-**	**255**	**476**	**7,167**	**14,012**	**7,430**	**14,565**
	In India	**13**	**25**	**0**	**3**	**24**	**46**	**-**	**-**	**-**	**-**	**-**	**-**	**255**	**476**	**7,167**	**14,012**	**7,430**	**14,565**
	Outside India																		

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

(Amount in Rs. Lakhs)

Sr No	Particulars	Miscellaneous																	
		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [b]		Other Miscellaneous segments		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	0.08	0.10	13	28	-	-	-	-	-	-	106	229	3,129	6,344	3,243	6,641
2	Travel, conveyance and vehicle running expenses	0.20	0.33	-	-	0.47	0.80	-	-	-	-	-	-	4	7	157	293	162	301
3	Training expenses	(0.02)	(0.01)	-	-	(0.05)	(0.03)	-	-	-	-	-	-	(0.44)	(0.26)	(19)	(11)	(20)	(11)
4	Rents, rates & taxes	0.26	0.41	-	-	1	1	-	-	-	-	-	-	5	8	373	689	379	700
5	Repairs	0.06	0.11	-	-	0.16	0.27	-	-	-	-	-	-	1	2	47	91	49	93
6	Printing & stationery	0.05	0.09	-	-	0.13	0.23	-	-	-	-	-	-	1	2	39	80	40	82
7	Communication expenses	0.07	0.11	-	-	0.15	0.26	-	-	-	-	-	-	1	2	46	90	47	92
8	Legal & professional charges	0.17	0.30	-	-	0.40	1	-	-	-	-	-	-	3	6	170	330	174	338
9	Auditors' fees, expenses etc.																		
	(a) as auditor	0.01	0.02	-	-	0.03	0.05	-	-	-	-	-	-	0.26	0.46	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	-	-	-	-	0.01	0.01	-	-	-	-	-	-	0.02	0.04	1	2	1	2
10	Advertisement and publicity	4	6	0.05	0.06	10	15	-	-	-	-	-	-	79	127	3,063	5,218	3,156	5,382
11	Interest & Bank Charges	0.13	0.20	-	-	0.29	0.48	-	-	-	-	-	-	2	4	92	163	95	168
12	Depreciation	0.27	0.45	-	-	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	0.02	0.02	4	7	-	-	-	-	-	-	34	56	1,303	2,311	1,343	2,384
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others :																		
	Membership and Subscription Fees	0.01	0.02	-	-	0.03	0.05	-	-	-	-	-	-	0.20	0.38	16	32	16	32
	Electricity Expenses	0.02	0.04	-	-	0.05	0.10	-	-	-	-	-	-	0.45	1	17	34	17	35
	Directors Sitting Fees	0.01	0.01	-	-	0.01	0.02	-	-	-	-	-	-	0.06	0.16	2	7	2	7
	Miscellaneous Expenses	(0)	0.02	0.5	0.5	2	5	-	-	-	-	-	-	(0.10)	4	(29)	25	4	95
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.14	0.25	0.15	0.26
	TOTAL	**13**	**23**	**0.68**	**0.71**	**33**	**60**	**-**	**-**	**-**	**-**	**-**	**-**	**242**	**457**	**8,610**	**16,082**	**8,916**	**16,741**
	In India	**13**	**23**	**0.68**	**0.71**	**33**	**60**	**-**	**-**	**-**	**-**	**-**	**-**	**242**	**457**	**8,610**	**16,082**	**8,916**	**16,741**
	Outside India																		