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 June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1	Employees' remuneration & welfare benefits	162	162	14	14	-	-	14	14	951	951	1,152	1,152	2,102	2,102	1,656	1,656	187	187	-	-	1,843	1,843
2	Travel, conveyance and vehicle running expenses	3	3	0.29	0.29	-	-	0.29	0.29	31	31	41	41	72	72	51	51	6	6	-	-	57	57
3	Training expenses	0.44	0.44	0.04	0.04	-	-	0.04	0.04	3	3	5	5	8	8	7	7	1	1	-	-	7	7
4	Rents, rates & taxes	6	6	1	1	-	-	1	1	49	49	65	65	114	114	105	105	11	11	-	-	116	116
5	Repairs	1	1	0.13	0.13	-	-	0.13	0.13	11	11	15	15	27	27	22	22	3	3	-	-	25	25
6	Printing & stationery	1	1	0.11	0.11	-	-	0.11	0.11	11	11	14	14	25	25	21	21	2	2	-	-	24	24
7	Communication expenses	1	1	0.11	0.11	-	-	0.11	0.11	10	10	13	13	23	23	19	19	2	2	-	-	21	21
8	Legal & professional charges	11	11	1	1	-	-	1	1	92	92	122	122	214	214	164	164	18	18	-	-	182	182
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0.27	0.27	0.02	0.02	-	-	0.02	0.02	2	2	3	3	5	5	4	4	0.47	0.47	-	-	5	5
	(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	0.04	0.04	-	-	-	-	-	-	0.30	0.30	0.41	0.41	1	1	1	1	0.07	0.07	-	-	1	1
10	Advertisement and publicity	2	2	0.16	0.16	-	-	0.16	0.16	15	15	20	20	35	35	29	29	3	3	-	-	32	32
11	Interest & Bank Charges	3	3	0.30	0.30	-	-	0.30	0.30	27	27	36	36	63	63	53	53	6	6	-	-	59	59
12	Depreciation	6	6	1	1	-	-	1	1	48	48	63	63	111	111	93	93	10	10	-	-	103	103
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	37	37	3	3	-	-	3	3	292	292	389	389	681	681	568	568	64	64	-	-	632	632
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.38	0.38	0.03	0.03	-	-	0.03	0.03	6	6	8	8	13	13	6	6	1	1	-	-	6	6
	Electricity Expenses	1	1	0.07	0.07	-	-	0.07	0.07	6	6	8	8	14	14	12	12	1	1	-	-	13	13
	Directors Sitting Fees	0.17	0.17	0.01	0.01	-	-	0.01	0.01	1	1	2	2	3	3	3	3	0.29	0.29	-	-	3	3
	Miscellaneous Expenses	32	32	1	1	-	-	1	1	(12)	(12)	(17)	(17)	(29)	(29)	(22)	(22)	(3)	(3)	-	-	(24)	(24)
	Auditor: Out of pocket expenses	0.01	0.01	-	-	-	-	-	-	0.10	0.10	0.13	0.13	0.23	0.23	0.19	0.19	0.02	0.02	-	-	0.21	0.21
	TOTAL	269	269	22	22	-	-	22	22	1,542	1,542	1,940	1,940	3,482	3,482	2,790	2,790	314	314	-	-	3,104	3,104
	In India	269	269	22	22	-	-	22	22	1,542	1,542	1,940	1,940	3,482	3,482	2,790	2,790	314	314	-	-	3,104	3,104
	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 June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	Employees' remuneration & welfare benefits	157	157	27	27	-	-	27	27	874	874	857	857	1,731	1,731	1,159	1,159	181	181	-	-	1,340	1,340
2	Travel, conveyance and vehicle running expenses	4	4	0.61	0.61	-	-	1	1	37	37	40	40	77	77	47	47	7	7	-	-	55	55
3	Training expenses	0.23	0.23	0.04	0.04	-	-	0.04	0.04	2	2	2	2	4	4	3	3	0.5	0.5	-	-	4	4
4	Rents, rates & taxes	4	4	1	1	-	-	1	1	38	38	41	41	79	79	150	150	83	83	-	-	233	233
5	Repairs	1	1	0.21	0.21	-	-	0.21	0.21	11	11	12	12	23	23	16	16	3	3	-	-	19	19
6	Printing & stationery	1	1	0.19	0.19	-	-	0.19	0.19	10	10	11	11	22	22	16	16	2	2	-	-	18	18
7	Communication expenses	1	1	0.21	0.21	-	-	0.21	0.21	11	11	12	12	24	24	16	16	3	3	-	-	19	19
8	Legal & professional charges	3	3	0.60	0.60	-	-	1	1	35	35	38	38	73	73	77	77	7	7	-	-	84	84
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(a) as auditor	0.26	0.26	0.04	0.04	-	-	0.04	0.04	2	2	3	3	5	5	3	3	0.54	0.54	-	-	4	4
	(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	0.03	0.03	0.01	0.01	-	-	0.01	0.01	0.27	0.27	0.29	0.29	0.56	0.56	0.40	0.40	0.06	0.06	-	-	0.46	0.46
10	Advertisement and publicity	61	61	11	11	-	-	11	11	556	556	601	601	1,157	1,157	815	815	127	127	-	-	942	942
11	Interest & Bank Charges	2	2	0.34	0.34	-	-	0.34	0.34	18	18	20	20	38	38	27	27	4	4	-	-	31	31
12	Depreciation	5	5	1	1	-	-	1	1	45	45	49	49	94	94	66	66	10	10	-	-	77	77
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
15	Information Technology Expenses	29	29	5	5	-	-	5	5	260	260	281	281	541	541	381	381	59	59	-	-	441	441
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.23	0.23	0.04	0.04	-	-	0.04	0.04	6	6	6	6	12	12	3	3	0.49	0.49	-	-	4	4
	Electricity Expenses	0.49	0.49	0.08	0.08	-	-	0.08	0.08	4	4	5	5	9	9	7	7	1	1	-	-	8	8
	Directors Sitting Fees	0.13	0.13	0.02	0.02	-	-	0.02	0.02	1	1	1	1	3	3	2	2	0.27	0.27	-	-	2	2
	Miscellaneous Expenses	34	34	3	3	-	-	3	3	12	12	13	13	25	25	18	18	3	3	-	-	21	21
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	0.03	0.03	0.03	0.03	0.06	0.06	0.04	0.04	0.01	0.01	-	-	0.05	0.05
	TOTAL	304	304	50	50	-	-	50	50	1,926	1,926	1,993	1,993	3,919	3,919	2,807	2,807	493	493	-	-	3,300	3,300
	In India	304	304	50	50	-	-	50	50	1,926	1,926	1,993	1,993	3,919	3,919	2,807	2,807	493	493	-	-	3,300	3,300
	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 June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
1	Employees' remuneration & welfare benefits	8	8	0.10	0.10	13	13	-	-	-	-	-	-	151	151	4,118	4,118	4,294	4,294
2	Travel, conveyance and vehicle running expenses	0.17	0.17	-	-	0.27	0.27	-	-	-	-	-	-	3	3	132	132	135	135
3	Training expenses	0.02	0.02	-	-	0.04	0.04	-	-	-	-	-	-	0.41	0.41	16	16	16	16
4	Rents, rates & taxes	0.31	0.31	-	-	1	1	-	-	-	-	-	-	6	6	236	236	243	243
5	Repairs	0.07	0.07	-	-	0.12	0.12	-	-	-	-	-	-	1	1	53	53	55	55
6	Printing & stationery	0.07	0.07	-	-	0.11	0.11	-	-	-	-	-	-	1	1	50	50	52	52
7	Communication expenses	0.06	0.06	-	-	0.10	0.10	-	-	-	-	-	-	1	1	46	46	47	47
8	Legal & professional charges	1	1	2	2	1	1	-	-	-	-	-	-	10	10	410	410	421	421
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0.01	0.01	-	-	0.02	0.02	-	-	-	-	-	-	0.25	0.25	10	10	10	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	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.04	1	1	1	1
10	Advertisement and publicity	0.10	0.10	-	-	0.16	0.16	-	-	-	-	-	-	2	2	69	69	71	71
11	Interest & Bank Charges	0.18	0.18	-	-	0.28	0.28	-	-	-	-	-	-	3	3	125	125	129	129
12	Depreciation	0.31	0.31	-	-	1	1	-	-	-	-	-	-	6	6	221	221	227	227
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	2	0.02	0.02	3	3	-	-	-	-	-	-	35	35	1,352	1,352	1,393	1,393
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.02	0.02	-	-	0.03	0.03	-	-	-	-	-	-	0.35	0.35	20	20	21	21
	Electricity Expenses	0.04	0.04	-	-	0.06	0.06	-	-	-	-	-	-	1	1	28	28	29	29
	Directors Sitting Fees	0.01	0.01	-	-	0.01	0.01	-	-	-	-	-	-	0.16	0.16	6	6	6	6
	Miscellaneous Expenses	(0.08)	(0.08)	-	-	3	3	-	-	-	-	-	-	1	1	(50)	(50)	(16)	(16)
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.45	0.45	0.46	0.46
	TOTAL	12	12	2	2	22	22	-	-	-	-	-	-	222	222	6,844	6,844	7,135	7,135
	In India	12	12	2	2	22	22	-	-	-	-	-	-	222	222	6,844	6,844	7,135	7,135
	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 June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the Quarter Ended June 30, 2022
1	Employees' remuneration & welfare benefits	6	6	0.02	0.02	14	14	-	-	-	-	-	-	123	123	3,214	3,214	3,398	3,398
2	Travel, conveyance and vehicle running expenses	0.13	0.13	-	-	0.33	0.33	-	-	-	-	-	-	3	3	135	135	140	140
3	Training expenses	0.01	0.01	-	-	0.02	0.02	-	-	-	-	-	-	0.18	0.18	8	8	8	8
4	Rents, rates & taxes	0.15	0.15	-	-	0.39	0.39	-	-	-	-	-	-	3	3	316	316	321	321
5	Repairs	0.05	0.05	-	-	0.11	0.11	-	-	-	-	-	-	1	1	43	43	45	45
6	Printing & stationery	0.04	0.04	-	-	0.10	0.10	-	-	-	-	-	-	1	1	41	41	42	42
7	Communication expenses	0.04	0.04	-	-	0.11	0.11	-	-	-	-	-	-	1	1	43	43	45	45
8	Legal & professional charges	0.13	0.13	-	-	0.32	0.32	-	-	-	-	-	-	3	3	160	160	164	164
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
	(a) as auditor	0.01	0.01	-	-	0.02	0.02	-	-	-	-	-	-	0.20	0.20	9	9	9	9
	(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	0.02	1	1	1	1
10	Advertisement and publicity	2	2	0.01	0.01	6	6	-	-	-	-	-	-	48	48	2,155	2,155	2,227	2,227
11	Interest & Bank Charges	0.07	0.07	-	-	0.19	0.19	-	-	-	-	-	-	2	2	71	71	73	73
12	Depreciation	0.18	0.18	-	-	0.46	0.46	-	-	-	-	-	-	4	4	175	175	181	181
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
15	Information Technology Expenses	1	1	-	-	3	3	-	-	-	-	-	-	22	22	1,008	1,008	1,042	1,042
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.01	0.01	-	-	0.02	0.02	-	-	-	-	-	-	0.18	0.18	16	16	16	16
	Electricity Expenses	0.02	0.02	-	-	0.05	0.05	-	-	-	-	-	-	0.38	0.38	17	17	18	18
	Directors Sitting Fees	-	-	-	-	0.01	0.01	-	-	-	-	-	-	0.10	0.10	5	5	5	5
	Miscellaneous Expenses	0.05	0.05	-	-	3	3	-	-	-	-	-	-	4	4	53	53	91	91
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11	0.11	0.11	0.11
	TOTAL	10	10	0.03	0.03	28	28	-	-	-	-	-	-	215	215	7,472	7,472	7,826	7,826
	In India	10	10	0.03	0.03	28	28	-	-	-	-	-	-	215	215	7,472	7,472	7,826	7,826
	Outside India																		