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 December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
1	Employees' remuneration & welfare benefits	105	354	22	69	-	-	22	69	744	2,279	1,029	2,895	1,773	5,174	1,207	3,537	193	536	-	-	1,399	4,073
2	Travel, conveyance and vehicle running expenses	3	10	1	2	-	-	1	2	34	105	52	147	86	252	53	157	8	24	-	-	62	181
3	Training expenses	1	0	0	0	-	-	0	0	5	2	6	3	11	5	8	4	1	1	-	-	9	4
4	Rents, rates & taxes	4	13	1	3	-	-	1	3	41	118	62	165	102	283	141	470	59	228	-	-	200	698
5	Repairs	1	3	0	1	-	-	0	1	10	31	15	43	26	74	18	53	3	8	-	-	21	61
6	Printing & stationery	1	3	0	1	-	-	0	1	10	28	16	40	26	68	19	50	3	7	-	-	22	57
7	Communication expenses	1	3	0	1	-	-	0	1	10	30	15	43	25	73	17	51	3	8	-	-	20	59
8	Legal & professional charges	3	10	1	2	-	-	1	2	43	109	65	154	108	263	74	229	9	23	-	-	83	252
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	1	0	0	-	-	0	0	2	6	3	9	5	15	4	11	1	2	-	-	4	12
	(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	1	0	1	0	1	0	1	0	0	-	-	0	1
10	Advertisement and publicity	76	215	16	42	-	-	16	42	733	1,913	1,101	2,690	1,834	4,603	1,311	3,316	207	502	-	-	1,518	3,819
11	Interest & Bank Charges	2	6	0	1	-	-	0	1	20	56	30	79	49	136	35	98	6	15	-	-	41	113
12	Depreciation	5	14	1	3	-	-	1	3	45	129	69	181	114	309	81	223	13	34	-	-	94	257
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	27	88	5	17	-	-	5	17	262	784	399	1,103	660	1,887	471	1,359	75	206	-	-	546	1,565
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0	1	0	0	-	-	0	0	4	15	7	21	11	36	4	10	1	2	-	-	5	12
	Electricity Expenses	0	1	0	0	-	-	0	0	4	12	7	17	11	29	8	21	1	3	-	-	9	24
	Directors Sitting Fees	0	0	0	0	-	-	0	0	0	2	1	3	1	4	1	3	0	0	-	-	1	4
	Miscellaneous Expenses	33	98	4	10	-	-	4	10	50	54	71	76	122	130	89	95	13	14	-	-	102	109
	Auditor: Out of pocket expenses	-	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	TOTAL	262	821	51	151	-	-	51	151	2,018	5,673	2,946	7,669	4,963	13,342	3,541	9,688	595	1,611	-	-	4,136	11,299
	In India	262	821	51	151	-	-	51	151	2,018	5,673	2,946	7,669	4,963	13,342	3,541	9,688	595	1,611	-	-	4,136	11,299
	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 December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021
1	Employees' remuneration & welfare benefits	126	428	13	18	-	-	13	18	931	2,084	596	1,582	1,526	3,667	605	2,253	118	358	-	-	723	2,611
2	Travel, conveyance and vehicle running expenses	2	5	0	0	-	-	0	0	32	55	24	46	55	101	25	62	4	10	-	-	29	72
3	Training expenses	0	0	0	0	-	-	0	0	2	4	1	3	3	7	2	4	0	1	-	-	2	5
4	Rents, rates & taxes	3	12	0	1	-	-	0	1	51	115	35	97	86	212	76	275	68	174	-	-	145	450
5	Repairs	1	4	0	0	-	-	0	0	15	35	10	29	25	64	10	42	2	7	-	-	12	48
6	Printing & stationery	1	2	0	0	-	-	0	0	13	23	9	19	22	42	11	28	2	4	-	-	13	32
7	Communication expenses	1	3	0	0	-	-	0	0	14	28	10	24	25	52	11	33	2	5	-	-	13	38
8	Legal & professional charges	4	11	0	0	-	-	0	0	59	119	43	101	102	220	55	149	8	20	-	-	63	169
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(a) as auditor	0	1	0	0	-	-	0	0	3	7	2	6	5	13	2	9	0	1	-	-	3	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	0	0	0	-	-	0	0	1	1	1	1	2	2	1	2	0	0	-	-	1	2
10	Advertisement and publicity	35	85	3	4	-	-	3	4	744	1,509	534	1,272	1,279	2,781	392	973	70	155	-	-	462	1,127
11	Interest & Bank Charges	2	4	0	0	-	-	0	0	25	39	19	33	44	72	24	47	4	7	-	-	28	55
12	Depreciation	3	12	0	1	-	-	0	1	50	115	34	97	84	212	33	138	7	22	-	-	39	160
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
15	Information Technology Expenses	21	74	2	3	-	-	2	3	326	705	229	594	556	1,300	233	850	45	135	-	-	278	985
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0	0	0	0	-	-	0	0	7	16	5	13	11	29	3	4	0	1	-	-	3	5
	Electricity Expenses	0	1	0	0	-	-	0	0	5	10	3	9	8	19	3	12	1	2	-	-	4	14
	Directors Sitting Fees	(0)	0	0	0	-	-	0	0	0	2	0	2	0	4	(0)	3	(0)	0	-	-	(0)	3
	Miscellaneous Expenses	25	54	2	2	-	-	2	2	18	12	16	10	33	23	10	(1)	2	1	-	-	12	0
	Auditor: Out of pocket expenses	-	0	-	-	-	-	-	-	0	0	0	0	0	0	(0)	0	(0)	0	-	-	(0)	0
	TOTAL	226	697	22	30	-	-	22	30	2,296	4,881	1,572	3,938	3,867	8,819	1,494	4,882	334	904	-	-	1,828	5,786
	In India	226	697	22	30	-	-	22	30	2,296	4,881	1,572	3,938	3,867	8,819	1,494	4,882	334	904	-	-	1,828	5,786
	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 December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022	For the Quarter Ended December 31, 2022	Up to the Quarter Ended December 31, 2022
1	Employees' remuneration & welfare benefits	8	19	0	0	8	36	-	-	-	-	-	-	114	343	3,302	9,645	3,428	10,069
2	Travel, conveyance and vehicle running expenses	0	1	0	0	0	1	-	-	-	-	-	-	3	10	151	444	155	456
3	Training expenses	0	0	-	-	0	0	-	-	-	-	-	-	1	0	21	10	21	10
4	Rents, rates & taxes	0	1	0	0	0	1	-	-	-	-	-	-	4	13	307	996	312	1,011
5	Repairs	0	0	-	-	0	0	-	-	-	-	-	-	1	3	48	138	49	143
6	Printing & stationery	0	0	-	-	0	0	-	-	-	-	-	-	1	3	49	128	50	132
7	Communication expenses	0	0	-	-	0	0	-	-	-	-	-	-	1	3	46	135	47	139
8	Legal & professional charges	0	1	0	0	0	1	-	-	-	-	-	-	4	9	195	526	199	537
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	-	-	0	0	-	-	-	-	-	-	0	1	9	28	10	29
	(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	1	2	1	2
10	Advertisement and publicity	5	12	0	0	3	19	-	-	-	-	-	-	81	208	3,442	8,660	3,534	8,916
11	Interest & Bank Charges	0	0	0	0	0	1	-	-	-	-	-	-	2	6	93	255	95	263
12	Depreciation	0	1	0	0	0	1	-	-	-	-	-	-	5	14	214	582	219	600
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	5	0	0	1	8	-	-	-	-	-	-	29	85	1,238	3,550	1,270	3,655
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0	0	-	-	0	0	-	-	-	-	-	-	0	1	16	48	17	49
	Electricity Expenses	0	0	-	-	0	0	-	-	-	-	-	-	0	1	20	55	21	56
	Directors Sitting Fees	-	0	-	-	-	0	-	-	-	-	-	-	0	0	2	8	2	8
	Miscellaneous Expenses	0	0	0	1	3	8	-	-	-	-	-	-	7	10	233	258	270	365
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
	TOTAL	16	39	0	1	15	76	-	-	-	-	-	-	255	711	9,386	25469	9,699	26,441
	In India	16	39	0	1	15	76	-	-	-	-	-	-	255	711	9,386	25,469	9,699	26,441
	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 December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021	For the Quarter Ended December 31, 2021	Up to the Quarter Ended December 31, 2021
1	Employees' remuneration & welfare benefits	3	13	-	-	6	12	-	-	-	-	-	-	79	108	2,338	6,412	2,477	6,858
2	Travel, conveyance and vehicle running expenses	0	0	-	-	0	0	-	-	-	-	-	-	1	1	85	175	88	180
3	Training expenses	-	0	-	-	-	0	-	-	-	-	-	-	0	0	5	12	5	12
4	Rents, rates & taxes	0	0	-	-	0	0	-	-	-	-	-	-	2	3	233	666	237	678
5	Repairs	0	0	-	-	0	0	-	-	-	-	-	-	1	1	38	113	39	117
6	Printing & stationery	0	0	-	-	0	0	-	-	-	-	-	-	0	1	35	74	36	77
7	Communication expenses	0	0	-	-	0	0	-	-	-	-	-	-	1	1	38	91	39	94
8	Legal & professional charges	0	0	-	-	0	0	-	-	-	-	-	-	2	3	167	392	171	403
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	-	0	0	-	-	-	-	-	-	0	0	8	24	8	25
	(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	3	4	3	4
10	Advertisement and publicity	1	3	-	-	1	2	-	-	-	-	-	-	17	22	1,759	3,935	1,797	4,023
11	Interest & Bank Charges	0	0	-	-	0	0	-	-	-	-	-	-	1	1	72	128	75	132
12	Depreciation	0	0	-	-	0	0	-	-	-	-	-	-	2	3	126	376	129	388
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
15	Information Technology Expenses	0	2	-	-	1	2	-	-	-	-	-	-	14	19	849	2,308	872	2,385
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0	0	-	-	0	0	-	-	-	-	-	-	0	0	15	34	15	34
	Electricity Expenses	-	0	-	-	0	0	-	-	-	-	-	-	0	0	12	33	12	35
	Directors Sitting Fees	-	0	-	-	-	0	-	-	-	-	-	-	0	0	0	7	0	8
	Miscellaneous Expenses	0	-	-	-	2	5	-	-	-	-	-	-	2	4	50	32	76	88
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0
	TOTAL	5	20	-	-	11	23	-	-	-	-	-	-	122	167	5,833	14,816	6,080	15,543
	In India	5	20	-	-	11	23	-	-	-	-	-	-	122	167	5,833	14,816	6,080	15,543
	Outside India																		