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 March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
1	Employees' remuneration & welfare benefits	143	498	21	90	-	-	21	90	919	3,198	1,138	4,033	2,057	7,232	1,592	5,129	209	745	-	-	1,801	5,874
2	Travel, conveyance and vehicle running expenses	3	13	0.34	2		-	0.34	2	31	139	46	193	77	329	56	213	7	31	-	-	63	244
3	Training expenses	0.16	0.40	0.02	0.07	-	-	0.02	0.07	1	4	2	5	4	9	3	7	0.38	1	-	-	3	8
4	Rents, rates & taxes	4	17	1	3	-	-	1	3	39	156	57	222	96	379	95	565	11	239	-	-	106	804
5	Repairs	1	5	0.16	1	-	-	0.16	1	11	42	16	59	28	101	23	76	3	11	-	-	26	87
6	Printing & stationery	1	4	0.12	1	-	-	0.12	1	9	38	14	54	23	92	20	69	2	10	-	-	22	79
7	Communication expenses	1	5	0.17	1	-	-	0.17	1	12	42	18	60	30	103	24	75	3	11	-	-	28	86
8	Legal & professional charges	11	21	2	4	-	-	2	4	103	212	149	303	253	515	135	364	27	49	-	-	161	413
9	Auditors' fees. expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0.19	1	0.03	0.16	-	-	0.03	0.16	2	8	3	11	5	19	4	15	1	2	-	-	4	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	0.01	0.07	-	0.01	-	-	-	0.01	0.12	1	0.18	1	0.30	2	0.26	1	0.04	0.17	-	-	0.30	1
10	Advertisement and publicity	131	346	21	62	-	-	21	62	1,219	3,132	1,774	4,465	2,994	7,597	2,412	5,728	330	832	-	-	2,742	6,560
11	Interest & Bank Charges	3	9	0.37	2	-	-	0.37	2	24	80	35	115	59	195	49	147	7	21	-	-	56	168
12	Depreciation	5	19	1	3	-	-	1	3	44	173	66	247	110	420	94	316	12	46	-	-	106	362
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	26	114	3	20	-	-	3	20	243	1,027	362	1,465	605	2,492	520	1,879	67	273	-	-	587	2,152
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.20	1	0.03	0.16	-	-	0.03	0.16	4	19	6	27	11	46	4	14	1	2	-	-	5	16
	Electricity Expenses	0.34	2	0.04	0.30	-	-	0.04	0.30	3	15	5	22	8	37	7	28	1	4	-	-	8	32
	Directors Sitting Fees	0.20	0.40	0.03	0.07	-	-	0.03	0.07	2	4	3	5	4	9	4	7	0.49	1	-	-	4	8
	Miscellaneous Expenses	40	137	5	14	-	-	5	14	118	172	169	245	287	416	224	318	31	45	-	-	255	364
	Auditor: Out of pocket expenses	0.01	0.02	-	-	-	-	-	-	0.05	0.14	0.07	0.20	0.12	0.34	0.10	0.26	0.02	0.04	-	-	0.12	0.30
	TOTAL	370	1,191	54	204	-	-	54	204	2,786	8,459	3,863	11,532	6,649	19,991	5,265	14,953	713	2,324	-	-	5,978	17,278
	In India	370	1,191	54	204	-	-	54	204	2,786	8,459	3,863	11,532	6,649	19,991	5,265	14,953	713	2,324	-	-	5,978	17,278
	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 March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022
1	Employees' remuneration & welfare benefits	120	548	13	32	-	-	13	32	1,055	3,139	744	2,327	1,799	5,466	1,001	3,254	157	515	-	-	1,157	3,768
2	Travel, conveyance and vehicle running expenses	3	8	0.23	0.46	-	-	0.23	0.46	41	96	33	79	74	176	38	100	6	16	-	-	44	115
3	Training expenses	0.39	1	0.02	0.04	-	-	0.02	0.04	2	6	2	5	4	11	2	7	0.37	1	-	-	3	8
4	Rents, rates & taxes	3	15	0.35	1	-	-	0.35	1	47	162	36	133	83	295	125	400	76	251	-	-	201	651
5	Repairs	1	4	0.09	0.25	-	-	0.09	0.25	12	47	10	39	22	86	13	54	2	9	-	-	15	63
6	Printing & stationery	1	3	0.10	0.20	-	-	0.10	0.20	15	38	12	31	27	69	18	45	3	7	-	-	20	52
7	Communication expenses	1	4	0.10	0.22	-	-	0.10	0.22	15	44	12	36	27	80	16	49	2	8	-	-	18	56
8	Legal & professional charges	4	15	0.40	1	-	-	0.40	1	62	181	48	149	110	330	82	231	9	29	-	-	91	260
9	Auditors' fees. expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	(a) as auditor	0.21	1	0.03	0.06	-	-	0.03	0.06	3	11	3	9	6	19	3	12	1	2	-	-	4	14
	(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	0.15	-	0.01	-	-	-	0.01	0.29	2	0.21	1	1	3	0.28	2	0.04	0.29	-	-	0.32	2
10	Advertisement and publicity	104	189	7	11	-	-	7	11	534	2,043	407	1,679	941	3,722	1,397	2,370	217	372	-	-	1,614	2,741
11	Interest & Bank Charges	2	6	0.18	0.36	-	-	0.18	0.36	28	67	22	55	50	122	30	77	5	12	-	-	35	89
12	Depreciation	3	15	0.34	1	-	-	0.34	1	46	161	36	133	82	294	48	186	7	29	-	-	55	216
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
15	Information Technology Expenses	20	94	2	5	-	-	2	5	311	1,016	241	835	552	1,851	329	1,179	51	186	-	-	380	1,365
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.08	0.43	-	0.02	-	-	-	0.02	10	25	8	21	18	46	1	5	0.21	1	-	-	2	6
	Electricity Expenses	0.17	1	0.02	0.07	-	-	0.02	0.07	3	13	2	11	5	24	3	15	0.48	2	-	-	4	18
	Directors Sitting Fees	0.06	0.30	0.01	0.02	-	-	0.01	0.02	1	3	1	3	2	6	1	4	0.17	1	-	-	1	4
	Miscellaneous Expenses	31	85	2	4	-	-	2	4	67	79	54	65	121	144	76	75	12	13	-	-	88	88
	Auditor: Out of pocket expenses	-	0.01	-	-	-	-	-	-	0.04	0.12	0.04	0.11	0.08	0.23	0.06	0.15	0.01	0.02	-	-	0.07	0.17
	TOTAL	294	990	27	57	-	-	27	57	2,254	7,134	1,670	5,609	3,924	12,743	3,184	8,066	548	1,452	-	-	3,732	9,519
	In India	294	990	27	57	-	-	27	57	2,254	7,134	1,670	5,609	3,924	12,743	3,184	8,066	548	1,452	-	-	3,732	9,519
	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 March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
1	Employees' remuneration & welfare benefits	9	28	0.13	0.45	5	40	-	-	-	-	-	-	156	500	4,029	13,674	4,193	14,262
2	Travel, conveyance and vehicle running expenses	0.18	1	-	0.01	0.16	1	-	-	-	-	-	-	3	13	143	587	146	602
3	Training expenses	0.01	0.02	-	-	0.01	0.03	-	-	-	-	-	-	0.16	0.40	7	17	7	17
4	Rents, rates & taxes	0.25	1	0.01	0.02	0.26	1	-	-	-	-	-	-	5	17	207	1,202	211	1,223
5	Repairs	0.08	0.26	-	-	0.07	0.37	-	-	-	-	-	-	1	5	55	194	57	199
6	Printing & stationery	0.06	0.22	-	-	0.06	0.32	-	-	-	-	-	-	1	4	46	175	48	180
7	Communication expenses	0.07	0.25	-	-	0.09	0.37	-	-	-	-	-	-	1	5	59	194	60	200
8	Legal & professional charges	1	1	2	2	1	2	-	-	-	-	-	-	11	21	429	954	442	979
9	Auditors' fees. expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0.01	0.05	-	-	0.01	0.07	-	-	-	-	-	-	0.23	1	9	37	10	38
	(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	0.07	1	3	1	3
10	Advertisement and publicity	8	19	0.12	0.31	9	28	-	-	-	-	-	-	140	347	5,893	14,552	6,045	14,961
11	Interest & Bank Charges	0.16	1	-	0.01	0.17	1	-	-	-	-	-	-	3	9	118	373	121	384
12	Depreciation	0.29	1	0.01	0.02	0.29	2	-	-	-	-	-	-	5	19	222	804	227	827
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	6	0.02	0.10	2	9	-	-	-	-	-	-	29	114	1,224	4,774	1,253	4,908
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.01	0.05	-	-	0.01	0.07	-	-	-	-	-	-	0.22	1	15	64	16	65
	Electricity Expenses	0.02	0.09	-	-	0.02	0.14	-	-	-	-	-	-	0.39	2	16	71	17	73
	Directors Sitting Fees	0.01	0.02	-	-	0.01	0.03	-	-	-	-	-	-	0.20	0.40	9	17	9	17
	Miscellaneous Expenses	1	1	0.01	1	3	11	-	-	-	-	-	-	22	32	568	826	612	977
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.02	0.25	1	0.26	1
	TOTAL	21	60	3	4	21	97	-	-	-	-	-	-	378	1,089	13,050	38519	13,474	39,914
	In India	21	60	3	4	21	97	-	-	-	-	-	-	378	1,089	13,050	38,519	13,474	39,914
	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 segments		Total Miscellaneous		Grand Total	
		For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022	For the Quarter Ended March 31, 2022	Up to the Quarter Ended March 31, 2022
1	Employees' remuneration & welfare benefits	6	20	-	-	9	22	-	-	-	-	-	-	117	225	3,089	9,501	3,222	10,080
2	Travel, conveyance and vehicle running expenses	0.12	0.29	-	-	0.12	0.27	-	-	-	-	-	-	2	3	120	295	123	303
3	Training expenses	0.02	0.03	-	-	0.02	0.03	-	-	-	-	-	-	0.22	0.32	7	19	7	20
4	Rents, rates & taxes	0.15	1	-	-	0.15	1	-	-	-	-	-	-	3	6	287	953	291	969
5	Repairs	0.05	0	-	-	0.04	0.15	-	-	-	-	-	-	1	2	38	151	38	155
6	Printing & stationery	0.06	0	-	-	0.05	0.12	-	-	-	-	-	-	1	1	49	123	50	127
7	Communication expenses	0.05	0	-	-	0.05	0.13	-	-	-	-	-	-	1	2	46	138	48	142
8	Legal & professional charges	0.20	1	-	-	0.20	1	-	-	-	-	-	-	3	6	205	597	210	613
9	Auditors' fees. expenses etc.	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
	(a) as auditor	0.02	0.04	-	-	0.01	0.03	-	-	-	-	-	-	0.21	0.40	10	34	10	35
	(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	-	-	-	-	-	-	-	-	-	-	0.03	0.06	1	5	1	5
10	Advertisement and publicity	4	7	-	-	4	6	-	-	-	-	-	-	56	78	2,620	6,554	2,730	6,754
11	Interest & Bank Charges	0.09	0.22	-	-	0.09	0.21	-	-	-	-	-	-	2	3	86	214	89	221
12	Depreciation	0.16	1	-	-	0.15	1	-	-	-	-	-	-	3	6	141	517	144	533
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
15	Information Technology Expenses	1	3	-	-	1	3	-	-	-	-	-	-	20	39	954	3,262	976	3,361
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.01	0.02	-	-	-	0.01	-	-	-	-	-	-	0.09	0.18	19	53	19	53
	Electricity Expenses	0.01	0.04	-	-	0.01	0.04	-	-	-	-	-	-	0.24	1	9	43	10	44
	Directors Sitting Fees	-	0.01	-	-	-	0.01	-	-	-	-	-	-	0.06	0.12	3	10	3	11
	Miscellaneous Expenses	0.22	0.22	-	-	2	7	-	-	-	-	-	-	10	14	222	253	255	343
	Auditor: Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.15	0.40	0.15	0.41
	TOTAL	13	33	-	-	17	40	-	-	-	-	-	-	220	387	7,905	22,721	8,225	23,768
	In India	13	33	-	-	17	40	-	-	-	-	-	-	220	387	7,905	22,721	8,225	23,768
	Outside India																		