

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
 Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total			
	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26	For Q1 2025-26	Up to Q1 2025-26		
	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25		
Employees' remuneration & welfare benefits	1,786	1,786	259	259	2	2	261	261	2,483	2,483	4,013	4,013	6,497	6,497	5,172	5,172	245	245	171	171	5,589	5,589	58	58	136	136	311	311	1	1	3,693	3,693	170	170	16,456	16,456	18,503	18,503
Travel, conveyance and vehicle running expenses	48	48	6	6	0	0	6	6	89	89	128	128	217	217	148	148	8	8	7	7	162	162	2	2	2	2	9	9	0	0	52	52	5	5	449	449	502	502
Training & Recruitment Expenses	(3)	(3)	2	2	(0)	(0)	2	2	(4)	(4)	11	11	8	8	54	54	4	4	2	2	60	60	0	0	0	0	(1)	(1)	(0)	(0)	10	10	1	1	77	77	76	76
Rents, rates & taxes	75	75	16	16	0	0	16	16	88	88	155	155	243	243	307	307	32	32	19	19	358	358	3	3	5	5	11	11	0	0	51	51	10	10	680	680	771	771
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Printing & Stationery	6	6	1	1	0	0	1	1	6	6	10	10	15	15	17	17	2	2	1	1	20	20	0	0	0	0	1	1	0	0	1	1	1	1	38	38	46	46
Communication expenses	52	52	8	8	0	0	8	8	136	136	162	162	298	298	137	137	23	23	17	17	176	176	2	2	2	2	9	9	0	0	8	8	7	7	503	503	563	563
Legal & professional charges	84	84	12	12	0	0	12	12	53	53	94	94	146	146	220	220	21	21	11	11	251	251	2	2	4	4	15	15	0	0	17	17	6	6	444	444	540	540
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a. As auditor	2	2	0	0	0	0	0	0	2	2	4	4	6	6	8	8	1	1	0	0	9	9	0	0	0	0	0	0	0	0	1	1	0	0	16	16	18	18
b. As advisor or in any other capacity, in	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	136	136	21	21	0	0	21	21	346	346	421	421	767	767	376	376	61	61	44	44	481	481	6	6	6	6	23	23	0	0	30	30	18	18	1,331	1,331	1,488	1,488
Bank Charges & interest expenses others	14	14	3	3	0	0	3	3	258	258	459	459	717	717	67	67	5	5	5	5	77	77	1	1	1	1	2	2	0	0	6	6	2	2	806	806	823	823
Depreciation	122	122	25	25	0	0	25	25	171	171	276	276	449	449	501	501	55	55	33	33	589	589	6	6	7	7	19	19	0	0	63	63	15	15	1,147	1,147	1,294	1,294
Business Development and Sales Promotion	390	390	23	23	1	1	24	24	(27)	(27)	(45)	(45)	(72)	(72)	2,520	2,520	3,609	3,609	1,357	1,357	7,486	7,486	(7)	(7)	16	16	119	119	0	0	8	8	431	431	7,981	7,981	8,395	8,395
Information Technology Expenses	208	208	44	44	0	0	44	44	242	242	428	428	670	670	858	858	90	90	52	52	999	999	10	10	13	13	32	32	0	0	117	117	27	27	1,867	1,867	2,120	2,120
GST Expenses	7	7	1	1	0	0	1	1	8	8	14	14	21	21	27	27	(0)	(0)	2	2	28	28	0	0	0	0	1	1	0	0	327	327	1	1	379	379	387	387
Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Directors' Sitting fees	2	2	0	0	0	0	0	0	3	3	5	5	7	7	9	9	1	1	1	1	11	11	0	0	0	0	0	0	0	0	1	1	0	0	19	19	22	22
Entertainment Expenses	10	10	1	1	0	0	1	1	10	10	14	14	24	24	18	18	1	1	1	1	19	19	0	0	0	0	2	2	0	0	3	3	1	1	49	49	60	60
Office Maintenance Expenses	57	57	12	12	0	0	12	12	73	73	127	127	200	200	242	242	26	26	15	15	283	283	3	3	3	3	9	9	0	0	32	32	7	7	537	537	606	606
Office Management Expenses	17	17	4	4	0	0	4	4	20	20	35	35	55	55	71	71	7	7	4	4	82	82	1	1	1	1	3	3	0	0	9	9	2	2	152	152	173	173
Subscriptions and Membership Fees	23	23	5	5	0	0	5	5	26	26	47	47	74	74	95	95	10	10	6	6	110	110	1	1	1	1	4	4	0	0	12	12	3	3	204	204	232	232
Coinsurance Expenses (net)	171	171	11	11	0	0	11	11	0	0	0	0	0	0	33	33	4	4	0	0	38	38	2	2	4	4	9	9	0	0	0	0	7	7	60	60	242	242
Postage expenses	7	7	2	2	0	0	2	2	9	9	17	17	26	26	30	30	3	3	2	2	35	35	0	0	0	0	1	1	(0)	(0)	(2)	(2)	1	1	62	62	71	71
Weather Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous expenses	10	10	2	2	0	0	2	2	21	21	30	30	51	51	96	96	87	87	4	4	187	187	1	1	0	0	2	2	0	0	3	3	2	2	246	246	257	257
<b>TOTAL</b>	<b>3,224</b>	<b>3,224</b>	<b>458</b>	<b>458</b>	<b>3</b>	<b>3</b>	<b>461</b>	<b>461</b>	<b>4,013</b>	<b>4,013</b>	<b>6,405</b>	<b>6,405</b>	<b>10,418</b>	<b>10,418</b>	<b>11,006</b>	<b>11,006</b>	<b>4,295</b>	<b>4,295</b>	<b>1,754</b>	<b>1,754</b>	<b>17,055</b>	<b>17,055</b>	<b>91</b>	<b>91</b>	<b>201</b>	<b>201</b>	<b>581</b>	<b>581</b>	<b>1</b>	<b>1</b>	<b>4,121</b>	<b>4,121</b>	<b>717</b>	<b>717</b>	<b>33,185</b>	<b>33,185</b>	<b>36,870</b>	<b>36,870</b>
In India	3,224	3,224	458	458	3	3	461	461	4,013	4,013	6,405	6,405	10,418	10,418	11,006	11,006	4,295	4,295	1,754	1,754	17,055	17,055	91	91	201	201	581	581	1	1	4,121	4,121	717	717	33,185	33,185	36,870	36,870
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25	For Q1 2024-25	Up to Q1 2024-25																												