

Name of the Insurer: Edelweiss General Insurance Co. Ltd.
Registration No. 159 and Date of Registration December 18, 2017
CIN No. U66000MH2016PLC273758

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	(₹ '000)																		
	Fire	Marine Cargo	Marine Others	Marine Total	Motor- OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total	
	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)	(For Q3 2019-20)
1 Employees Remuneration & Welfare benefits	702	-	-	-	52,189	22,874	75,063	-	-	170	-	(1,096)	21,900	-	-	(120)	95,917	96,619	
2 Travel, Conveyance and Vehicle running Expenses	38	-	-	-	1,936	862	2,798	-	-	8	-	(17)	1,079	-	-	(4)	3,864	3,902	
3 Training Expenses	2	-	-	-	1,637	694	2,331	-	-	3	-	(72)	245	-	-	(5)	2,502	2,504	
4 Rents, Rates & Taxes	106	-	-	-	6,677	2,945	9,622	-	-	24	-	(110)	3,155	-	-	(14)	12,677	12,783	
5 Repairs & Maintenance	(1)	-	-	-	1,076	454	1,530	-	-	2	-	(52)	104	-	-	(4)	1,580	1,579	
6 Printing & Stationery	315	-	-	-	6,067	2,928	8,995	-	-	51	-	314	7,694	-	-	(1)	17,053	17,368	
7 Communication	-	-	-	-	403	171	574	-	-	-	-	(19)	46	-	-	(1)	600	600	
8 Legal & Professional Charges	120	-	-	-	10,068	4,395	14,463	-	-	31	-	(240)	3,892	-	-	(24)	18,122	18,242	
9 Auditors' fees, Expenses etc																			
(a) as auditor	(1)	-	-	-	151	61	212	-	-	-	-	(10)	(15)	-	-	(1)	186	185	
(b) as adviser or in any other capacity, in respect of																			
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	7	-	-	-	127	61	188	-	-	1	-	6	151	-	-	-	346	353	
(iii) Management services; and	2	-	-	-	122	54	176	-	-	-	-	(1)	63	-	-	-	238	240	
(c) in any other capacity	-	-	-	-	6	3	9	-	-	-	-	-	9	-	-	-	18	18	
10 Advertisement and Publicity	619	-	-	-	20,796	9,507	30,303	-	-	113	-	206	16,211	-	-	(29)	46,804	47,423	
11 Interest & Bank Charges	13	-	-	-	290	137	427	-	-	2	-	11	321	-	-	-	761	774	
12 Others																			
(a) Information Technology Expenses	39	-	-	-	10,586	4,522	15,108	-	-	21	-	(417)	2,174	-	-	(30)	16,856	16,895	
(b) Miscellaneous Expenses	43	61	-	61	1,336	229	1,565	-	-	1	-	(54)	(259)	-	-	(1)	1,252	1,356	
13 Depreciation	46	-	-	-	4,067	1,773	5,840	-	-	12	-	(102)	1,512	-	-	(10)	7,252	7,298	
14 GST & Service Tax Expenses	(6)	-	-	-	277	111	388	-	-	-	-	(23)	(84)	-	-	(2)	279	273	
TOTAL	2,044	61	-	61	117,811	51,781	169,592	-	-	439	-	(1,676)	58,198	-	-	(246)	226,307	228,412	

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	(₹ '000)																		
	Fire	Marine Cargo	Marine Others	Marine Total	Motor- OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total	
	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)	(For Q3 2018-19)
1 Employees Remuneration & Welfare benefits	(58)	-	-	-	-	70,385	70,385	-	-	358	-	(4,139)	30,692	-	-	-	97,296	97,238	
2 Travel, Conveyance and Vehicle running Expenses	6	-	-	-	-	1,977	1,977	-	-	12	-	(99)	985	-	-	-	2,875	2,881	
3 Training Expenses	(51)	-	-	-	-	1,365	1,365	-	-	(4)	-	(182)	(156)	-	-	-	1,023	972	
4 Rents, Rates & Taxes	(22)	-	-	-	-	4,607	4,607	-	-	19	-	(308)	1,742	-	-	-	6,060	6,038	
5 Repairs & Maintenance	131	-	-	-	-	1,550	1,550	-	-	38	-	181	2,670	-	-	-	4,439	4,570	
6 Printing & Stationery	(29)	-	-	-	-	753	753	-	-	(3)	-	(103)	(99)	-	-	-	548	519	
7 Communication	43	-	-	-	-	821	821	-	-	14	-	43	1,023	-	-	-	1,901	1,944	
8 Legal & Professional Charges	87	-	-	-	-	1,624	1,624	-	-	29	-	87	2,053	-	-	-	3,793	3,880	
9 Auditors' fees, Expenses etc																			
(a) as auditor	9	-	-	-	-	204	204	-	-	3	-	7	228	-	-	-	442	451	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	(200)	-	-	-	-	3,906	3,906	-	-	(25)	-	(635)	(1,268)	-	-	-	1,978	1,778	
11 Interest & Bank Charges	1	-	-	-	-	15	15	-	-	1	-	-	16	-	-	-	32	33	
12 Others																			
(a) Information Technology Expenses	275	-	-	-	-	11,534	11,534	-	-	123	-	(91)	9,332	-	-	-	20,898	21,173	
(b) Miscellaneous Expenses	(1,238)	19	-	19	-	9,755	9,755	-	-	75	-	(306)	8,175	-	-	-	17,699	16,480	
13 Depreciation	4	-	-	-	-	4,586	4,586	-	-	25	-	(253)	2,124	-	-	-	6,482	6,486	
14 GST & Service Tax Expenses	30	-	-	-	-	415	415	-	-	9	-	38	638	-	-	-	1,100	1,130	
TOTAL	(1,012)	19	-	19	-	113,497	113,497	-	-	674	-	(5,760)	58,155	-	-	-	166,566	165,573	

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Particulars	Fire	Marine Cargo	Marine Others	Marine Total	Motor- OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total
	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)	(Upto 9M 2019-20)
1 Employees Remuneration & Welfare benefits	5,654	-	-	-	82,137	41,247	123,384	-	-	877	-	6,878	134,805	-	-	62	266,006	271,660
2 Travel, Conveyance and Vehicle running Expenses	201	-	-	-	2,922	1,467	4,389	-	-	31	-	245	4,796	-	-	2	9,463	9,664
3 Training Expenses	192	-	-	-	2,783	1,397	4,180	-	-	30	-	233	4,567	-	-	2	9,012	9,204
4 Rents, Rates & Taxes	712	-	-	-	10,343	5,194	15,537	-	-	110	-	866	16,975	-	-	8	33,496	34,208
5 Repairs & Maintenance	128	-	-	-	1,857	933	2,790	-	-	20	-	156	3,049	-	-	1	5,016	5,144
6 Printing & Stationery	493	-	-	-	7,130	3,580	10,710	-	-	76	-	597	11,701	-	-	5	23,089	23,580
7 Communication	48	-	-	-	692	348	1,040	-	-	7	-	58	1,136	-	-	1	2,242	2,290
8 Legal & Professional Charges	1,101	-	-	-	16,001	8,035	24,036	-	-	171	-	1,340	26,261	-	-	12	51,820	52,921
9 Auditors' fees, Expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	19	-	-	-	274	137	411	-	-	3	-	23	449	-	-	-	886	905
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	11	-	-	-	153	77	230	-	-	2	-	13	251	-	-	-	496	507
(iii) Management services; and	13	-	-	-	186	93	279	-	-	2	-	16	305	-	-	-	602	615
(c) in any other capacity	-	-	-	-	6	3	9	-	-	-	-	-	9	-	-	-	18	18
10 Advertisement and Publicity	2,011	-	-	-	29,214	14,671	43,885	-	-	312	-	2,447	47,947	-	-	22	94,613	96,624
11 Interest & Bank Charges	25	-	-	-	363	182	545	-	-	4	-	30	596	-	-	-	1,175	1,200
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Information Technology Expenses	1,220	-	-	-	17,726	8,902	26,628	-	-	189	-	1,484	29,093	-	-	13	57,407	58,627
(b) Miscellaneous Expenses	137	91	-	91	2,028	460	2,488	-	-	10	-	70	1,367	-	-	1	3,936	4,164
13 Depreciation	447	-	-	-	6,493	3,261	9,754	-	-	69	-	544	10,657	-	-	5	21,029	21,476
14 GST & Service Tax Expenses	36	-	-	-	530	266	796	-	-	6	-	44	870	-	-	-	1,716	1,752
TOTAL	12,446	91	-	91	180,838	90,253	271,091	-	-	1,919	-	15,044	294,834	-	-	134	583,022	595,559

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

Particulars	Fire	Marine Cargo	Marine Others	Marine Total	Motor- OD	Motor-TP	Motor-Total	Worksmen's Compensation	Public / Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop / Weather Insurance	Others	Total Miscellaneous	Total
	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)	(Upto 9M 2018-19)
1 Employees Remuneration & Welfare benefits	9,495	-	-	-	-	72,517	72,517	-	-	2,535	-	15,420	175,919	-	-	-	266,391	275,886
2 Travel, Conveyance and Vehicle running Expenses	266	-	-	-	-	2,035	2,035	-	-	71	-	433	4,936	-	-	-	7,475	7,741
3 Training Expenses	186	-	-	-	-	1,418	1,418	-	-	50	-	302	3,440	-	-	-	5,210	5,396
4 Rents, Rates & Taxes	622	-	-	-	-	4,751	4,751	-	-	166	-	1,010	11,526	-	-	-	17,453	18,075
5 Repairs & Maintenance	205	-	-	-	-	1,567	1,567	-	-	55	-	333	3,801	-	-	-	5,756	5,961
6 Printing & Stationery	102	-	-	-	-	782	782	-	-	27	-	186	1,898	-	-	-	2,873	2,975
7 Communication	109	-	-	-	-	836	836	-	-	29	-	178	2,027	-	-	-	3,070	3,179
8 Legal & Professional Charges	216	-	-	-	-	1,653	1,653	-	-	58	-	351	4,010	-	-	-	6,072	6,288
9 Auditors' fees, Expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	27	-	-	-	-	208	208	-	-	7	-	44	504	-	-	-	763	790
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	533	-	-	-	-	4,069	4,069	-	-	142	-	865	9,870	-	-	-	14,946	15,479
11 Interest & Bank Charges	2	-	-	-	-	15	15	-	-	1	-	3	38	-	-	-	57	59
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Information Technology Expenses	1,547	-	-	-	-	11,818	11,818	-	-	413	-	2,513	28,670	-	-	-	43,414	44,951
(b) Miscellaneous Expenses	1,330	19	-	19	-	10,024	10,024	-	-	350	-	2,161	26,494	-	-	-	39,029	40,378
13 Depreciation	618	-	-	-	-	4,723	4,723	-	-	165	-	1,004	11,456	-	-	-	17,348	17,966
14 GST & Service Tax Expenses	55	-	-	-	-	421	421	-	-	15	-	90	1,022	-	-	-	1,548	1,603
TOTAL	15,313	19	-	19	-	116,837	116,837	-	-	4,084	-	24,873	285,611	-	-	-	431,405	446,737