FORM NL-7-OPERATING EXPENSES SCHEDULE

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

(Amount in ₹ Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous: Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [5]		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23	For Q1 FY 2022-23	Upto Q1 FY 2022-23
1	Employees' remuneration & welfare benefits	55.62	55.62	1.48	1.48	-	-	1.48	1.48	395.39	395.39	280.34	280.34	675.73	675.73	632.23	632.23	163.03	163.03	72.31	72.31	867.57	867.57	0.97	0.97	-	-	7.25	7.25	-	-	-	-	-	-	0.61	0.61	1,552.13	1,552.13	1,609.23	1,609.23
2	Travel, conveyance and vehicle running expenses	1.83	1.83	0.05	0.05	-	-	0.05	0.05	12.98	12.98	9.21	9.21	22.19	22.19	20.77	20.77	5.35	5.35	2.37	2.37	28.49	28.49	0.03	0.03	-	-	0.24	0.24	-	-	-	-	-	-	0.02	0.02	50.97	50.97	52.85	52.85
3	Training expenses	1.47	1.47	0.04	0.04	-	-	0.04	0.04	10.42	10.42	7.38	7.38	17.80	17.80	16.65	16.65	4.29	4.29	1.91	1.91	22.85	22.85	0.03	0.03	-	-	0.19	0.19	-	-	-	-	-	-	0.02	0.02	40.89	40.89	42.40	42.40
4	Rents, rates & taxes	2.81	2.81	0.07	0.07	-	-	0.07	0.07	20.31	20.31	14.14	14.14	34.45	34.45	44.37	44.37	10.62	10.62	4.11	4.11	59.10	59.10	0.28	0.28	-	-	0.37	0.37	-	-	-	-	-	-	0.03	0.03	94.23	94.23	97.11	97.11
5	Repairs & Maintenance	0.54	0.54	0.01	0.01	-	-	0.01	0.01	3.85	3.85	2.73	2.73	6.58	6.58	6.16	6.16	1.59	1.59	0.70	0.70	8.45	8.45	0.01	0.01	-	-	0.07	0.07	-	-	-	-	-	-	0.01	0.01	15.12	15.12	15.67	15.67
6	Printing & stationery	0.03	0.03	-	-	-	-	-	-	0.18	0.18	0.13	0.13	0.31	0.31	0.29	0.29	0.08	0.08	0.04	0.04	0.41	0.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.72	0.72	0.75	0.75
7	Communication expenses	0.66	0.66	0.02	0.02	-	-	0.02	0.02	4.68	4.68	3.32	3.32	8.00	8.00	7.48	7.48	1.93	1.93	0.86	0.86	10.27	10.27	0.01	0.01	-	-	0.09	0.09	-	-	-	-	-	-	0.01	0.01	18.38	18.38	19.06	19.06
8	Legal & professional charges	2.71	2.71	0.07	0.07	-	-	0.07	0.07	19.28	19.28	13.67	13.67	32.95	32.95	30.82	30.82	7.95	7.95	3.53	3.53	42.30	42.30	0.05	0.05	-	-	0.35	0.35	-	-	-	-	-	-	0.03	0.03	75.68	75.68	78.46	78.46
9	Auditors' fees, expenses etc.																																								
	(a) as auditor	0.14	0.14	-	-	-	-	-	-	1.01	1.01	0.72	0.72	1.73	1.73	1.62	1.62	0.42	0.42	0.19	0.19	2.23	2.23	-	-	-	-	0.02	0.02	-	-	-	-	-	-	-	-	3.98	3.98	4.12	4.12
	(b) as adviser or in any other capacity, in respect of																																								
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	0.06	0.06	-	-	-	-	-	-	0.41	0.41	0.29	0.29	0.70	0.70	0.66	0.66	0.17	0.17	0.08	0.08	0.91	0.91	-	-	-	-	0.01	0.01	-	-	-	-	-	-	-	-	1.62	1.62	1.68	1.68
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	56.80	56.80	1.52	1.52	-	-	1.52	1.52	403.80	403.80	286.30	286.30	690.10	690.10	645.68	645.68	166.50	166.50	73.85	73.85	886.03	886.03	0.99	0.99	-	-	7.40	7.40	-	-	-	-	-	-	0.63	0.63	1,585.15	1,585.15	1,643.47	1,643.47
11	Interest & Bank Charges	1.08	1.08	0.03	0.03	-	-	0.03	0.03	7.67	7.67	5.44	5.44	13.11	13.11	12.26	12.26	3.16	3.16	1.41	1.41	16.83	16.83	0.02	0.02	-	-	0.14	0.14	-	-	-	-	-	-	0.01	0.01	30.11	30.11	31.22	31.22
12	Depreciation	4.88	4.88	0.13	0.13	-	-	0.13	0.13	34.72	34.72	24.62	24.62	59.34	59.34	55.51	55.51	14.32	14.32	6.35	6.35	76.18	76.18	0.09	0.09	-	-	0.64	0.64	-	-	-	-	-	-	0.05	0.05	136.30	136.30	141.31	141.31
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	11.76	11.76	0.31	0.31	-	-	0.31	0.31	83.62	83.62	59.29	59.29	142.91	142.91	132.71	133.71	34.48	34.48	15.29	15.29	183.48	183.48	0.21	0.21	-	-	1.53	1.53	-	-	-	-	-	-	0.13	0.13	328.26	328.26	340.33	340.33
16	Goods and Services Tax (GST)	0.36	0.36	0.01	0.01	-	-	0.01	0.01	2.54	2.54	1.80	1.80	4.34	4.34	4.06	4.06	1.05	1.05	0.46	0.46	5.57	5.57	0.01	0.01	-	-	0.05	0.05	-	-	-	-	-	-	-	-	9.97	9.97	10.34	10.34
17	Others- Miscellaneous Expenses	7.18	7.18	0.65	0.65	-	-	0.65	0.65	9.42	9.42	3.91	3.91	13.33	13.33	18.83	18.83	6.15	6.15	1.01	1.01	25.99	25.99	0.01	0.01	-	-	0.65	0.65	-	-	-	-	-	-	0.03	0.03	40.01	40.01	47.84	47.84
	TOTAL	**147.93**	**147.93**	**4.39**	**4.39**	**-**	**-**	**4.39**	**4.39**	**1,010.28**	**1,010.28**	**713.29**	**713.29**	**1,723.57**	**1,723.57**	**1,631.10**	**1,631.10**	**421.09**	**421.09**	**184.47**	**184.47**	**2,236.66**	**2,236.66**	**2.71**	**2.71**	**-**	**-**	**19.00**	**19.00**	**-**	**-**	**-**	**-**	**-**	**-**	**1.58**	**1.58**	**3,983.52**	**3,983.52**	**4,135.84**	**4,135.84**
	In India	147.93	147.93	4.39	4.39	-	-	4.39	4.39	1,010.28	1,010.28	713.29	713.29	1,723.57	1,723.57	1,631.10	1,631.10	421.09	421.09	184.47	184.47	2,236.66	2,236.66	2.71	2.71	-	-	19.00	19.00	-	-	-	-	-	-	1.58	1.58	3,983.52	3,983.52	4,135.84	4,135.84
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(Amount in ₹ Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous: Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [5]		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
		For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22	For Q1 FY 2021-22	Upto Q1 FY 2021-22
1	Employees' remuneration & welfare benefits	17.57	17.57	0.79	0.79	-	-	0.79	0.79	605.60	605.60	316.75	316.75	922	922	608.10	608.10	76.20	76.20	10.67	10.67	695	695	1.00	1.00	-	-	4.73	4.73	-	-	-	-	-	-	0.01	0.01	1,623.06	1,623.06	1,641.42	1,641.42
2	Travel, conveyance and vehicle running expenses	0.15	0.15	0.01	0.01	-	-	0.01	0.01	5.15	5.15	2.69	2.69	8	8	5.17	5.17	0.65	0.65	0.09	0.09	6	6	0.01	0.01	-	-	0.04	0.04	-	-	-	-	-	-	-	-	13.80	13.80	13.96	13.96
3	Training expenses	0.06	0.06	-	-	-	-	-	-	1.93	1.93	1.01	1.01	3	3	1.94	1.94	0.24	0.24	0.03	0.03	2	2	-	-	-	-	0.02	0.02	-	-	-	-	-	-	-	-	5.17	5.17	5.23	5.23
4	Rents, rates & taxes	1.17	1.17	3.46	3.46	-	-	3.46	3.46	38.20	38.20	19.88	19.88	58	58	52.91	52.91	5.32	5.32	0.73	0.73	59	59	0.06	0.06	-	-	0.33	0.33	-	-	-	-	-	-	-	-	117.43	117.43	122.06	122.06
5	Repairs & Maintenance	0.17	0.17	0.01	0.01	-	-	0.01	0.01	6.02	6.02	3.15	3.15	9	9	6.05	6.05	0.76	0.76	0.10	0.10	7	7	0.01	0.01	-	-	0.05	0.05	-	-	-	-	-	-	-	-	16.14	16.14	16.32	16.32
6	Printing & stationery	0.08	0.08	-	-	-	-	-	-	2.69	2.69	1.41	1.41	4	4	2.70	2.70	0.34	0.34	0.05	0.05	3	3	-	-	-	-	0.02	0.02	-	-	-	-	-	-	-	-	7.21	7.21	7.29	7.29
7	Communication expenses	0.13	0.13	0.01	0.01	-	-	0.01	0.01	4.41	4.41	2.31	2.31	7	7	4.43	4.43	0.55	0.55	0.08	0.08	5	5	0.01	0.01	-	-	0.03	0.03	-	-	-	-	-	-	-	-	11.82	11.82	11.96	11.96
8	Legal & professional charges	0.81	0.81	0.04	0.04	-	-	0.04	0.04	27.88	27.88	14.58	14.58	42	42	28.00	28.00	3.51	3.51	0.49	0.49	32	32	0.05	0.05	-	-	0.22	0.22	-	-	-	-	-	-	-	-	74.73	74.73	75.58	75.58
9	Auditors' fees, expenses etc.																																								
	(a) as auditor	0.04	0.04	-	-	-	-	-	-	1.52	1.52	0.80	0.80	2	2	1.53	1.53	0.19	0.19	0.03	0.03	2	2	-	-	-	-	0.01	0.01	-	-	-	-	-	-	-	-	4.08	4.08	4.12	4.12
	(b) as adviser or in any other capacity, in respect of																																								
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	0.01	0.01	-	-	-	-	-	-	0.42	0.42	0.22	0.22	1	1	0.42	0.42	0.05	0.05	0.01	0.01	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.12	1.12	1.13	1.13
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5.60	5.60	0.25	0.25	-	-	0.25	0.25	193.09	193.09	101.00	101.00	294	294	193.89	193.89	24.30	24.30	3.40	3.40	222	222	0.32	0.32	-	-	1.51	1.51	-	-	-	-	-	-	0.01	0.01	517.52	517.52	523.37	523.37
11	Interest & Bank Charges	0.13	0.13	0.01	0.01	-	-	0.01	0.01	4.37	4.37	2.29	2.29	7	7	4.38	4.38	0.55	0.55	0.08	0.08	5	5	0.01	0.01	-	-	0.03	0.03	-	-	-	-	-	-	-	-	11.71	11.71	11.85	11.85
12	Depreciation	1.15	1.15	0.05	0.05	-	-	0.05	0.05	39.49	39.49	20.65	20.65	60	60	39.64	39.64	4.97	4.97	0.70	0.70	45	45	0.07	0.07	-	-	0.31	0.31	-	-	-	-	-	-	-	-	105.83	105.83	107.03	107.03
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	4.03	4.03	0.18	0.18	-	-	0.18	0.18	138.88	138.88	72.64	72.64	212	212	139.46	139.46	17.47	17.47	2.45	2.45	159	159	0.23	0.23	-	-	1.09	1.09	-	-	-	-	-	-	-	-	372.22	372.22	376.43	376.43
16	Goods and Services Tax (GST)	0.05	0.05	-	-	-	-	-	-	1.65	1.65	0.86	0.86	3	3	1.65	1.65	0.21	0.21	0.03	0.03	2	2	-	-	-	-	0.01	0.01	-	-	-	-	-	-	-	-	4.41	4.41	4.46	4.46
17	Others - Miscellaneous Expenses	5.79	5.79	(0.07)	(0.07)	-	-	(0.07)	(0.07)	15.42	15.42	4.76	4.76	20	20	33.13	33.13	2.51	2.51	0.16	0.16	36	36	0.01	0.01	-	-	0.08	0.08	-	-	-	-	-	-	-	-	56.07	56.07	61.79	61.79
	TOTAL	**36.94**	**36.94**	**4.74**	**4.74**	**-**	**-**	**4.74**	**4.74**	**1,086.72**	**1,086.72**	**565.00**	**565.00**	**1,651.72**	**1,651.72**	**1,123.40**	**1,123.40**	**137.82**	**137.82**	**19.10**	**19.10**	**1,280.32**	**1,280.32**	**1.78**	**1.78**	**-**	**-**	**8.48**	**8.48**	**-**	**-**	**-**	**-**	**-**	**-**	**0.02**	**0.02**	**2,942.32**	**2,942.32**	**2,984.00**	**2,984.00**
	In India	36.94	36.94	4.74	4.74	-	-	4.74	4.74	1,086.72	1,086.72	565.00	565.00	1,651.72	1,651.72	1,123.40	1,123.40	137.82	137.82	19.10	19.10	1,280.32	1,280.32	1.78	1.78	-	-	8.48	8.48	-	-	-	-	-	-	0.02	0.02	2,942.32	2,942.32	2,984.00	2,984.00
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-