

₹ in Lakhs															
SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
		For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	Motor OD		Motor TP		Total Motor	
										For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
1	Employees' remuneration & welfare benefits	57	386	14	58	-	-	14	58	4,153	12,382	3,933	12,036	8,086	24,418
2	Travel, conveyance and vehicle running expenses	1	10	1	5	-	-	1	5	276	841	138	451	414	1,292
3	Training expenses	3	7	-	-	-	-	-	-	45	88	23	47	68	135
4	Rents, rates & taxes	5	21	4	11	-	-	4	11	642	1,641	326	880	968	2,521
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	1	4	-	-	-	-	-	-	14	45	7	24	21	69
7	Communication expenses	3	9	-	-	-	-	-	-	49	120	24	64	73	184
8	Legal & professional charges	1	5	1	3	-	-	1	3	125	402	62	215	187	617
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	2	-	-	-	-	-	-	11	30	5	16	16	46
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	2	-	1	1	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	2	-	1	-	3
10	Advertisement and publicity	7	38	-	1	-	-	-	1	127	482	61	258	188	740
11	Interest & Bank Charges	4	20	4	11	-	-	4	11	633	1,627	321	872	954	2,499
12	Depreciation	1	11	2	6	-	-	2	6	317	921	158	493	475	1,414
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	238	581	9	22	-	-	9	22	3,396	7,346	1,745	3,935	5,141	11,281
15	Information Technology Expenses	5	31	4	16	-	-	4	16	817	2,471	407	1,324	1,224	3,795
16	Goods and Services Tax (GST)	8	16	1	1	-	-	1	1	100	197	52	106	152	303
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	3	(1)	1	-	-	(1)	1	(21)	207	(16)	111	(37)	318
18	Miscellaneous expenses	2	16	1	1	-	-	1	1	42	204	20	110	62	314
	TOTAL	336	1,160	40	136	-	-	40	136	10,727	29,008	7,266	20,944	17,993	49,952
	In India	332	1,147	40	136	-	-	40	136	10,625	28,787	7,105	20,593	17,730	49,380
	Outside India	4	13	-	-	-	-	-	-	102	221	161	351	263	572

₹ in Lakhs															
SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
		For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	Motor OD		Motor TP		Total Motor	
										For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023
1	Employees' remuneration & welfare benefits	80	281	12	34	-	1	12	35	3,605	8,978	3,128	9,441	6,733	18,419
2	Travel, conveyance and vehicle running expenses	3	9	1	3	-	-	1	3	249	687	120	404	369	1,091
3	Training expenses	2	4	-	-	-	-	-	-	31	70	16	41	47	111
4	Rents, rates & taxes	4	14	1	5	-	-	1	5	348	1,073	162	632	510	1,705
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	2	3	-	-	-	-	-	-	a	43	9	26	26	69
7	Communication expenses	3	7	-	-	-	-	-	-	31	111	13	65	44	176
8	Legal & professional charges	13	65	5	24	-	-	5	24	1,181	4,925	477	2,901	1,658	7,826
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	-	-	-	-	-	-	3	14	1	8	4	22
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	2	1	2	1	4
10	Advertisement and publicity	23	35	1	1	-	-	1	1	360	581	199	342	559	923
11	Interest & Bank Charges	7	20	3	8	-	-	3	8	624	1,533	314	903	938	2,436
12	Depreciation	4	11	1	4	-	-	1	4	300	795	149	469	449	1,264
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	236	707	5	24	(1)	3	4	27	2,848	11,794	1,153	6,945	4,001	18,739
15	Information Technology Expenses	13	39	4	14	-	-	4	14	999	2,915	477	1,717	1,476	4,632
16	Goods and Services Tax (GST)	8	12	-	-	-	-	-	-	121	204	66	120	187	324
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	1	14	-	5	-	-	-	5	157	1,075	39	633	196	1,708
18	Miscellaneous expenses	8	23	-	-	-	-	-	-	97	384	40	226	137	610
	TOTAL	407	1,245	33	122	-1	4	32	126	10,954	35,184	6,364	24,875	17,335	60,059
	In India	406	1,235	33	122	(1)	4	32	126	10,937	35,027	6,313	24,590	17,250	59,617
	Outside India	1	10	-	-	-	-	-	-	34	157	51	285	85	442

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
1	Employees' remuneration & welfare benefits	238	582	(15)	278	35	112	258	972	64	237	-	-	24	64
2	Travel, conveyance and vehicle running expenses	4	10	3	7	2	5	9	22	2	8	-	-	1	2
3	Training expenses	38	69	25	61	-	1	63	131	2	4	-	-	1	1
4	Rents, rates & taxes	10	20	6	14	4	10	20	44	5	16	-	-	2	4
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	13	35	5	31	1	1	19	67	1	2	-	-	1	1
7	Communication expenses	40	93	23	83	1	2	64	178	2	5	-	-	-	1
8	Legal & professional charges	2	5	2	4	-	2	4	11	1	4	-	-	-	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	9	23	5	21	-	-	14	44	-	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	1	-	1	-	-	-	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	2	-	2	-	-	-	4	-	-	-	-	-	-
10	Advertisement and publicity	114	376	35	334	3	8	152	718	7	22	-	-	2	6
11	Interest & Bank Charges	9	20	6	14	4	10	19	44	5	15	-	-	2	4
12	Depreciation	5	11	3	8	1	5	9	24	3	9	-	-	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	2,824	5,732	1,762	5,088	64	119	4,650	10,939	165	330	-	-	53	91
15	Information Technology Expenses	14	31	9	22	4	14	27	67	6	23	-	-	2	6
16	Goods and Services Tax (GST)	82	154	55	137	2	3	139	294	5	9	-	-	1	2
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	(1)	2	-	2	-	1	(1)	5	-	2	-	-	-	1
18	Miscellaneous expenses	41	160	6	142	1	4	48	306	2	9	-	-	1	2
	TOTAL	3,442	7,326	1,930	6,249	122	297	5,494	13,872	270	696	-	-	91	188
	In India	3,355	7,157	1,941	6,241	121	294	5,417	13,692	267	689	-	-	90	186
	Outside India	87	169	(11)	8	1	3	77	180	3	7	-	-	1	2

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023
1	Employees' remuneration & welfare benefits	133	422	519	1,340	29	91	681	1,853	49	146	-	-	11	35
2	Travel, conveyance and vehicle running expenses	2	6	1	3	2	6	5	15	1	5	-	-	-	1
3	Training expenses	21	43	22	40	1	1	44	84	1	2	-	-	-	-
4	Rents, rates & taxes	2	9	1	5	2	9	5	23	2	8	-	-	1	2
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	13	27	13	25	-	-	26	52	-	1	-	-	-	-
7	Communication expenses	23	68	27	64	-	1	50	133	1	3	-	-	1	1
8	Legal & professional charges	7	43	4	22	7	43	18	108	8	38	-	-	3	10
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	9	3	8	-	-	6	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	1	-	1	-	-	-	2	-	-	-	-	-	-
10	Advertisement and publicity	234	357	233	335	3	5	470	697	12	17	-	-	3	4
11	Interest & Bank Charges	4	13	3	7	4	13	11	33	5	12	-	-	1	3
12	Depreciation	2	7	2	4	3	7	7	18	2	6	-	-	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	2,255	7,246	2,683	6,796	36	102	4,974	14,144	135	351	-	-	26	81
15	Information Technology Expenses	8	26	4	13	7	26	19	65	8	23	-	-	2	6
16	Goods and Services Tax (GST)	79	125	79	117	1	2	159	244	4	6	-	-	-	1
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	9	-	5	-	9	-	23	1	8	-	-	-	2
18	Miscellaneous expenses	74	235	88	221	1	3	163	459	5	12	-	-	1	3
	TOTAL	2,860	8,646	3,682	9,006	96	318	6,638	17,970	234	638	-	-	50	151
	In India	2,846	8,538	3,676	8,981	96	316	6,618	17,835	233	633	-	-	50	150
	Outside India	14	108	6	25	-	2	20	135	1	5	-	-	-	1



₹ in Lakhs

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
1	Employees' remuneration & welfare benefits	-	-	55	130	-	-	62	240	8,549	26,061	8,620	26,505
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	2	426	1,326	428	1,341
3	Training expenses	-	-	-	-	-	-	4	6	138	277	141	284
4	Rents, rates & taxes	-	-	-	-	-	-	2	6	997	2,591	1,006	2,623
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	1	3	43	142	44	146
7	Communication expenses	-	-	-	-	-	-	-	8	143	376	146	385
8	Legal & professional charges	-	-	-	-	-	-	-	1	192	634	194	642
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	1	2	31	93	31	95
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	5	1	5
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	7	-	7
10	Advertisement and publicity	-	-	-	-	-	-	8	27	357	1,513	364	1,552
11	Interest & Bank Charges	-	-	-	-	-	-	2	6	982	2,568	990	2,599
12	Depreciation	-	-	-	-	-	-	3	4	491	1,453	494	1,470
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	211	425	10,220	23,066	10,467	23,669
15	Information Technology Expenses	-	-	-	-	-	-	2	9	1,261	3,900	1,270	3,947
16	Goods and Services Tax (GST)	-	-	-	-	-	-	7	12	304	620	313	637
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	-	1	(38)	327	(39)	331
18	Miscellaneous expenses	-	-	-	-	-	-	5	11	118	642	121	659
	TOTAL	-	-	55	130	-	-	312	763	24,215	65,601	24,591	66,897
	In India	-	-	25	71	-	-	309	754	23,838	64,772	24,210	66,055
	Outside India	-	-	30	59	-	-	3	9	377	829	381	842

₹ in Lakhs

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segments		Total Miscellaneous			
		For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023	For the Quarter December 2023	Up to the Quarter December 2023
1	Employees' remuneration & welfare benefits	-	-	75	99	-	-	48	177	7,597	20,729	7,689	21,045
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	4	7	379	1,119	383	1,131
3	Training expenses	-	-	-	-	-	-	2	3	94	200	96	204
4	Rents, rates & taxes	-	-	-	-	-	-	1	7	519	1,745	524	1,764
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	1	2	53	124	38	127
7	Communication expenses	-	-	-	-	-	-	2	5	98	318	101	325
8	Legal & professional charges	-	-	-	-	-	-	2	31	1,689	8,013	1,707	8,102
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	1	1	11	40	11	41
	(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	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	1	6	1	6
10	Advertisement and publicity	-	-	-	-	-	-	16	24	1,060	1,665	1,084	1,701
11	Interest & Bank Charges	-	-	-	-	-	-	3	10	958	2,494	968	2,522
12	Depreciation	-	-	-	-	-	-	2	5	461	1,295	466	1,310
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	169	484	9,305	33,799	9,545	34,533
15	Information Technology Expenses	-	-	-	-	-	-	3	18	1,508	4,744	1,525	4,797
16	Goods and Services Tax (GST)	-	-	-	-	-	-	5	8	355	583	363	595
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	-	7	197	1,748	198	1,767
18	Miscellaneous expenses	-	-	-	-	-	-	8	17	314	1,101	322	1,124
	TOTAL	-	-	75	99	-	-	267	806	24,599	79,723	25,021	81,094
	In India	-	-	49	62	-	-	266	799	24,466	79,096	24,904	80,457
	Outside India	-	-	26	37	-	-	1	7	133	627	134	637