

₹ in Lakhs

SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
		For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	Motor OD		Motor TP		Total Motor	
										For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025
1	Employees' remuneration & welfare benefits	97	483	32	90	-	-	32	90	2,054	14,436	2,805	14,841	4,859	29,277
2	Travel, conveyance and vehicle running expenses	3	13	2	7	-	-	2	7	260	1,101	134	585	394	1,686
3	Training expenses	2	9	1	1	-	-	1	1	25	113	13	60	38	173
4	Rents, rates & taxes	(6)	15	(2)	9	-	-	(2)	9	(251)	1,390	(142)	738	(393)	2,128
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	4	-	-	-	-	-	-	7	52	3	27	10	79
7	Communication expenses	4	13	1	1	-	-	1	1	29	149	15	79	44	228
8	Legal & professional charges	2	7	1	4	-	-	1	4	202	604	106	321	308	925
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	3	-	-	-	-	-	-	4	34	2	18	6	52
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	3	1	2	2	5
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	1	3	-	1	1	4
10	Advertisement and publicity	18	56	4	5	-	-	4	5	184	666	96	354	280	1,020
11	Interest & Bank Charges	5	25	4	15	-	-	4	15	563	2,190	291	1,163	854	3,353
12	Depreciation	3	14	2	8	-	-	2	8	348	1,269	181	674	529	1,943
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	42	623	37	59	-	-	37	59	55	7,401	(5)	3,930	50	11,331
15	Information Technology Expenses	3	34	4	20	-	-	4	20	558	3,029	284	1,608	842	4,637
16	Goods and Services Tax (GST)	3	19	1	2	-	-	1	2	29	226	14	120	43	346
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	4	7	3	4	-	-	3	4	408	615	216	327	624	942
18	Miscellaneous expenses	-	16	1	2	-	-	1	2	(11)	193	(8)	102	(19)	295
	TOTAL	181	1,341	91	227	-	-	91	227	4,466	33,474	4,006	24,950	8,472	58,424
	In India	178	1,325	91	227	-	-	91	227	4,427	33,214	3,935	24,528	8,362	57,742
	Outside India	3	16	1	1	-	-	1	1	39	260	71	422	110	682

₹ in Lakhs

SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
		For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	Motor OD		Motor TP		Total Motor	
										For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024
1	Employees' remuneration & welfare benefits	95	376	9	43	-	1	9	44	2,062	11,040	2,903	12,344	4,965	23,384
2	Travel, conveyance and vehicle running expenses	4	13	2	5	-	-	2	5	254	941	142	546	396	1,487
3	Training expenses	2	6	-	-	-	-	-	-	21	91	12	53	33	144
4	Rents, rates & taxes	10	24	4	9	-	-	4	9	663	1,736	376	1,008	1,039	2,744
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	1	4	-	-	-	-	-	-	8	53	5	31	15	84
7	Communication expenses	2	9	-	-	-	-	-	-	25	136	14	79	39	215
8	Legal & professional charges	8	73	3	27	-	-	3	27	308	5,233	137	3,038	445	8,271
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	-	-	-	-	-	-	2	16	1	9	3	25
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	1	1	1	2	2
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	3	(1)	-	-	-	4
10	Advertisement and publicity	4	39	1	2	-	-	1	2	1	582	(4)	338	(3)	920
11	Interest & Bank Charges	8	28	3	11	-	-	3	11	487	2,020	270	1,173	757	3,193
12	Depreciation	4	15	2	6	-	-	2	6	292	1,087	162	631	454	1,718
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	352	1,059	17	41	1	4	18	45	4,055	15,849	2,257	9,202	6,312	25,051
15	Information Technology Expenses	16	55	7	21	-	-	7	21	1,037	3,952	577	2,294	1,614	6,246
16	Goods and Services Tax (GST)	6	18	1	1	-	-	1	1	62	266	34	154	96	420
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	5	19	2	7	-	-	2	7	291	1,366	160	793	451	2,159
18	Miscellaneous expenses	1	24	1	1	-	-	1	1	(30)	354	(20)	206	(50)	560
	TOTAL	518	1,763	52	174	1	5	53	179	9,532	44,726	7,026	31,901	16,568	76,627
	In India	516	1,751	52	174	1	5	53	179	9,699	44,726	7,311	31,901	17,010	76,627
	Outside India	2	12	-	-	-	-	-	-	44,373	44,530	31,264	31,549	75,637	76,079

₹ 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 March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025
1	Employees' remuneration & welfare benefits	161	743	(3)	275	25	137	183	1,155	55	292	-	-	23	87
2	Travel, conveyance and vehicle running expenses	9	19	8	15	1	6	18	40	2	10	-	-	1	3
3	Training expenses	12	81	26	87	1	2	39	170	1	5	-	-	1	2
4	Rents, rates & taxes	4	24	5	19	(2)	8	7	51	(3)	13	-	-	-	4
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	2	37	9	40	-	1	11	78	-	2	-	-	-	1
7	Communication expenses	14	107	32	115	1	3	47	225	2	7	-	-	1	2
8	Legal & professional charges	6	11	4	8	1	3	11	22	2	6	-	-	1	2
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	24	5	26	1	7	51	1	1	2	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	2	1	2	-	-	2	4	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	2	-	2	-	-	-	4	-	-	-	-	-	-
10	Advertisement and publicity	106	482	180	514	3	11	289	1,007	9	31	-	-	3	9
11	Interest & Bank Charges	18	38	16	30	3	13	37	81	6	21	-	-	2	6
12	Depreciation	11	22	10	18	2	7	23	47	3	12	-	-	1	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	(379)	5,353	623	5,711	8	127	252	11,191	14	344	-	-	12	103
15	Information Technology Expenses	22	53	20	42	3	17	45	112	5	28	-	-	2	8
16	Goods and Services Tax (GST)	10	164	38	175	1	4	49	343	2	11	-	-	1	3
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	9	11	7	9	3	4	19	24	4	6	-	-	1	2
18	Miscellaneous expenses	(20)	140	8	150	(1)	3	(13)	293	-	9	-	-	-	2
	TOTAL	-13	7,313	989	7,238	50	347	1,026	14,898	103	799	-	-	49	237
	In India	(22)	7,135	991	7,232	49	343	1,018	14,710	101	790	-	-	48	234
	Outside India	9	178	(2)	6	1	4	8	188	2	9	-	-	1	3

₹ 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 March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024
1	Employees' remuneration & welfare benefits	181	603	455	1,795	16	107	652	2,505	57	203	-	-	12	47
2	Travel, conveyance and vehicle running expenses	3	9	2	5	1	7	6	21	3	8	-	-	1	2
3	Training expenses	21	64	22	62	-	1	43	127	1	3	-	-	1	1
4	Rents, rates & taxes	8	17	5	10	5	14	18	41	6	14	-	-	2	4
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	10	37	11	36	1	1	22	74	1	2	-	-	-	-
7	Communication expenses	27	95	28	92	-	1	55	188	2	5	-	-	-	1
8	Legal & professional charges	9	52	7	29	(1)	42	15	123	5	43	-	-	1	11
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	11	3	11	-	-	5	22	1	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	1	1	1	-	-	2	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	1	2	1	2	-	-	2	4	-	-	-	-	-	-
10	Advertisement and publicity	52	409	59	394	1	6	112	809	3	20	-	-	1	5
11	Interest & Bank Charges	7	20	4	11	3	16	14	47	5	17	-	-	1	4
12	Depreciation	4	11	2	6	2	9	8	26	3	9	-	-	-	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	3,883	11,129	3,942	10,738	54	156	7,879	22,023	202	553	-	-	43	124
15	Information Technology Expenses	13	39	9	22	5	31	27	92	10	33	-	-	2	8
16	Goods and Services Tax (GST)	62	187	63	180	1	3	126	370	3	9	-	-	1	2
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	5	14	3	8	2	11	10	33	3	11	-	-	1	3
18	Miscellaneous expenses	14	249	19	240	-	3	33	492	-	12	-	-	-	3
	TOTAL	4,303	12,949	4,636	13,642	90	408	9,029	26,999	305	943	-	-	66	217
	In India	4,411	12,949	4,661	13,642	92	408	9,164	26,999	310	943	-	-	67	217
	Outside India	12,699	12,807	13,586	13,611	404	406	26,689	26,824	932	937	-	-	215	216

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segment		Total Miscellaneous		For the Quarter March 2025	Up to the Quarter March 2025
		For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025		
1	Employees' remuneration & welfare benefits	47	47	66	196	-	-	285	525	5,518	31,579	5,647	32,152
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	1	3	416	1,742	421	1,762
3	Training expenses	1	1	-	-	-	-	6	12	86	363	89	373
4	Rents, rates & taxes	-	-	-	-	-	-	1	7	(388)	2,203	(396)	2,227
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	1	1	-	-	-	-	3	6	25	167	25	171
7	Communication expenses	2	2	-	-	-	-	6	14	102	478	107	492
8	Legal & professional charges	-	-	-	-	-	-	1	2	323	957	326	968
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	3	5	17	110	18	113
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	1	1	5	10	5	10
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	1	8	1	8
10	Advertisement and publicity	7	7	-	-	-	-	44	71	632	2,145	654	2,206
11	Interest & Bank Charges	-	-	-	-	-	-	2	8	901	3,469	910	3,509
12	Depreciation	-	-	-	-	-	-	-	4	556	2,009	561	2,031
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	75	75	-	-	-	-	360	785	763	23,829	842	24,511
15	Information Technology Expenses	-	-	-	-	-	-	5	14	899	4,799	906	4,853
16	Goods and Services Tax (GST)	2	2	-	-	-	-	12	24	109	729	113	750
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	(1)	-	647	974	654	985
18	Miscellaneous expenses	1	1	-	-	-	-	12	23	(19)	623	(18)	641
	TOTAL	136	136	66	196	-	-	741	1,504	10,593	76,194	10,865	77,762
	In India	136	136	46	117	-	-	730	1,484	10,441	75,213	10,710	76,765
	Outside India	-	-	20	79	-	-	11	20	152	981	156	998

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segments		Total Miscellaneous		For the Quarter March 2024	Up to the Quarter March 2024
		For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024		
1	Employees' remuneration & welfare benefits	-	-	63	162	-	-	52	229	5,801	26,530	5,905	26,950
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	(2)	5	404	1,523	410	1,541
3	Training expenses	-	-	-	-	-	-	1	4	79	279	81	285
4	Rents, rates & taxes	-	-	-	-	-	-	3	10	1,068	2,813	1,082	2,846
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	2	38	162	29	166	166
7	Communication expenses	-	-	-	-	-	-	1	6	97	415	99	424
8	Legal & professional charges	-	-	-	-	-	-	(1)	30	465	8,478	476	8,578
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	1	9	49	9	50
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	4	4	4	4
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	2	8	2	8
10	Advertisement and publicity	-	-	-	-	-	-	2	26	115	1,780	120	1,821
11	Interest & Bank Charges	-	-	-	-	-	-	2	12	779	3,273	790	3,312
12	Depreciation	-	-	-	-	-	-	2	7	467	1,762	473	1,783
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	222	706	14,658	48,457	15,028	49,561
15	Information Technology Expenses	-	-	-	-	-	-	6	24	1,659	6,403	1,682	6,479
16	Goods and Services Tax (GST)	-	-	-	-	-	-	4	12	230	813	237	832
	Others	-	-	-	-	-	-	-	8	466	2,214	473	2,240
17	Facility management charges	-	-	-	-	-	-	-	16	(18)	1,083	(16)	1,108
18	Miscellaneous expenses	-	-	-	-	-	-	(1)	-	-	-	-	-
	TOTAL	-	-	63	162	-	-	292	1,098	26,323	1,06,046	26,884	1,07,988
	In India	-	-	100	162	-	-	299	1,098	26,950	1,06,046	27,519	1,07,976
	Outside India	-	-	69	106	-	-	1,083	1,090	1,04,625	1,05,252	1,04,627	1,05,264