

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs.'000)

For the Quarter Ended Sept 30, 2010	FIRE	MARINE	MISCELLANEOUS										For the Quarter Ended Sept 30, 2010
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,988	839	34,724	14,485	227	904	4,978	128	1,079	-	9,607	66,132	79,959
Travel, conveyance and vehicle running expenses	1,597	119	4,218	1,742	27	119	645	17	147	-	1,154	8,069	9,785
Training expenses	(1)	(4)	10	9	-	(2)	(9)	-	(4)	-	6	10	5
Rents, rates and taxes	4,132	250	11,102	4,650	73	279	1,548	39	328	-	3,085	21,104	25,486
Repairs	1,757	131	4,644	1,919	30	131	709	19	161	-	1,271	8,884	10,772
Printing and stationery	1,018	70	2,707	1,124	18	73	400	10	89	-	745	5,166	6,254
Communication	1,076	82	2,838	1,170	18	81	438	12	101	-	775	5,433	6,591
Legal and Professional charges	(8,184)	(1,686)	(18,236)	(6,372)	(90)	(1,167)	(5,504)	(199)	(1,710)	-	(4,144)	(37,422)	(47,292)
Service Charges	24,897	2,814	62,766	24,897	380	2,356	12,008	368	3,141	-	16,427	122,343	150,054
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	77	5	206	86	1	5	30	1	6	-	57	392	474
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	2	-	5	2	-	-	1	-	-	-	2	10	12
d) out of pocket expenses	9	(1)	31	15	-	-	(1)	-	(1)	-	10	54	62
Advertisement and publicity	(221)	(69)	(416)	(115)	(1)	(44)	(197)	(8)	(67)	-	(72)	(920)	(1,210)
Interest and Bank Charges	(157)	(31)	(354)	(126)	(2)	(22)	(103)	(4)	(32)	-	(82)	(725)	(913)
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	21	2	54	22	-	2	10	-	2	-	14	104	127
Recruitment Expenses	-	(1)	2	2	-	-	(2)	-	(1)	-	1	2	1
Foreign Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	478	-	1,374	606	10	17	120	2	12	-	404	2,545	3,023
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	134	11	349	143	2	11	57	2	14	-	95	673	818
Miscellaneous Expenses	247	25	631	253	4	22	114	3	29	-	167	1,223	1,495
Depreciation	3,916	223	10,564	4,439	70	257	1,439	35	298	-	2,946	20,048	24,187
Total	43,786	2,779	117,219	48,951	767	3,022	16,681	425	3,592	-	32,468	223,125	269,690

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs.'000)

Up to the Quarter Ended Sept 30, 2010	FIRE	MARINE	MISCELLANEOUS										Up to the Quarter Ended Sept 30, 2010
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	26,096	2,950	65,788	26,095	398	2,469	12,586	386	3,292	-	17,217	128,231	157,277
Travel, conveyance and vehicle running expenses	2,874	325	7,245	2,874	44	272	1,386	42	363	-	1,896	14,122	17,321
Training expenses	85	10	214	85	1	8	41	1	11	-	56	417	512
Rents, rates and taxes	8,664	979	21,841	8,663	132	820	4,179	128	1,093	-	5,716	42,572	52,215
Repairs	3,169	358	7,988	3,169	48	300	1,528	47	400	-	2,091	15,571	19,098
Printing and Stationery	1,950	220	4,916	1,950	30	185	941	29	246	-	1,287	9,584	11,754
Communication	1,901	215	4,792	1,901	29	180	917	28	240	-	1,254	9,341	11,457
Legal and Professional charges	7,672	867	19,342	7,672	117	726	3,700	113	968	-	5,062	37,700	46,239
Service Charges	24,897	2,814	62,766	24,897	380	2,356	12,008	368	3,141	-	16,427	122,343	150,054
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	156	18	392	156	2	15	75	2	20	-	102	764	938
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	4	-	10	4	-	-	2	-	1	-	3	20	24
d) out of pocket expenses	60	7	152	60	1	6	29	1	8	-	39	296	363
Advertisement and publicity	707	80	1,783	707	11	67	341	10	89	-	466	3,474	4,261
Interest and Bank Charges	118	13	297	118	2	11	57	2	15	-	78	580	711
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	26	3	66	26	-	2	13	-	3	-	17	127	156
Recruitment Expenses	16	2	40	16	-	2	8	-	2	-	11	79	97
Foreign Exchange (Gain) / Loss	-	-	1	-	-	-	-	-	-	-	-	1	1
Information Technology Expenses	1,598	181	4,029	1,598	24	151	771	24	202	-	1,054	7,853	9,632
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	212	24	534	212	3	20	102	3	27	-	140	1,041	1,277
Miscellaneous Expenses	303	34	764	303	5	29	146	4	38	-	200	1,489	1,826
Depreciation	8,498	961	21,425	8,498	130	804	4,099	126	1,072	-	5,607	41,761	51,220
Total	89,006	10,061	224,385	89,004	1,357	8,423	42,929	1,314	11,231	-	58,723	437,366	536,433

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs.'000)

For the corresponding quarter of the preceeding Year Ended Sept 30, 2009	FIRE	MARINE	MISCELLANEOUS										For the corresponding quarter of the preceeding Year Ended Sept 30, 2009
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	16,723	1,663	19,108	-	-	2,054	4,672	297	2,544	-	12,902	41,577	59,963
Travel, conveyance and vehicle running expenses	1,511	152	1,690	-	-	232	447	28	231	-	1,160	3,788	5,451
Training expenses	99	9	124	-	-	(2)	20	2	15	-	78	237	345
Rents, rates and taxes	6,765	658	8,077	-	-	399	1,657	114	1,017	-	5,277	16,541	23,964
Repairs	1,776	179	1,971	-	-	291	536	33	272	-	1,361	4,464	6,419
Printing and Stationery	576	54	749	-	-	(42)	100	9	85	-	460	1,361	1,991
Communication	1,056	107	1,168	-	-	179	322	19	162	-	808	2,658	3,821
Legal and Professional charges	5,369	574	5,171	-	-	1,862	2,150	113	850	-	3,982	14,128	20,071
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	(1)	(1)	14	-	-	(19)	(10)	-	(1)	-	2	(14)	(16)
Advertisement and publicity	4,167	451	3,894	-	-	1,593	1,749	90	664	-	3,070	11,060	15,678
Interest and Bank Charges	402	41	435	-	-	80	129	8	62	-	306	1,020	1,463
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	70	7	79	-	-	10	20	1	11	-	54	175	252
Recruitment Expenses	56	6	55	-	-	17	21	1	9	-	42	145	207
Foreign Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	649	68	650	-	-	194	243	13	102	-	485	1,687	2,404
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	9	(1)	46	-	-	(44)	(22)	-	-	-	13	(7)	1
Miscellaneous Expenses	228	24	236	-	-	59	80	4	36	-	172	587	839
Depreciation	4,955	490	5,733	-	-	520	1,336	87	751	-	3,835	12,262	17,707
Total	44,410	4,481	49,200	-	-	7,383	13,450	819	6,810	-	34,007	111,669	160,560

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs.'000)

Up to the Quarter of the preceding Year Ended Sept 30,2009	FIRE	MARINE	MISCELLANEOUS										Up to the Quarter of the preceding Year Ended Sept 30,2009
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	28,852	3,128	26,820	-	-	11,213	12,207	622	4,602	-	21,237	76,701	108,681
Travel, conveyance and vehicle running expenses	2,482	269	2,307	-	-	965	1,050	54	396	-	1,827	6,599	9,350
Training expenses	209	23	195	-	-	81	89	5	33	-	154	557	789
Rents, rates and taxes	12,852	1,393	11,947	-	-	4,995	5,438	277	2,050	-	9,460	34,167	48,412
Repairs	2,865	311	2,663	-	-	1,113	1,212	62	457	-	2,109	7,616	10,792
Printing and Stationery	1,302	141	1,210	-	-	506	551	28	208	-	958	3,461	4,904
Communication	1,689	183	1,570	-	-	656	714	36	269	-	1,243	4,488	6,360
Legal and Professional charges	5,983	649	5,561	-	-	2,325	2,531	129	954	-	4,404	15,904	22,536
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	50	5	47	-	-	19	21	1	8	-	37	133	188
Advertisement and publicity	4,239	459	3,940	-	-	1,647	1,793	91	676	-	3,120	11,267	15,965
Interest and Bank Charges	611	66	568	-	-	237	258	13	97	-	450	1,623	2,300
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	117	13	109	-	-	45	49	3	19	-	86	311	441
Recruitment Expenses	68	7	63	-	-	26	29	1	11	-	50	180	255
Foreign Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	807	88	751	-	-	314	342	17	129	-	594	2,147	3,042
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	138	15	128	-	-	54	58	3	22	-	102	367	520
Miscellaneous Expenses	310	34	288	-	-	121	131	7	49	-	228	824	1,168
Depreciation	8,793	953	8,174	-	-	3,417	3,720	190	1,403	-	6,472	23,376	33,122
Total	71,367	7,737	66,341	-	-	27,734	30,193	1,539	11,383	-	52,531	189,721	268,825