

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For The Quarter Ended June 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										(Rs.'000)	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Enginee ring	Aviation	Others	Total	For The Quarter Ended June 30, 2011	Grand Total
Employees' remuneration and welfare benefits	18,841	2,607	-	23,283	12,806	368	2,044	12,222	456	2,781	-	10,094	64,054	85,502	
Travel, conveyance and vehicle running expenses	2,082	288	-	2,573	1,415	41	226	1,350	50	307	-	1,115	7,077	9,447	
Training expenses	59	8	-	73	40	1	6	39	1	9	-	32	201	268	
Rents, rates and taxes	13,239	1,832	-	16,360	8,998	258	1,436	8,588	320	1,954	-	7,093	45,007	60,078	
Repairs	2,554	353	-	3,156	1,736	50	277	1,657	62	377	-	1,368	8,683	11,590	
Printing and stationery	838	116	-	1,035	569	16	91	543	20	124	-	449	2,847	3,801	
Communication	1,464	203	-	1,809	995	29	159	950	35	216	-	784	4,977	6,644	
Legal and Professional charges	6,157	852	-	7,609	4,185	120	668	3,994	149	909	-	3,299	20,933	27,942	
Service Charges	10,504	1,453	-	12,980	7,139	205	1,140	6,813	254	1,550	-	5,627	35,708	47,665	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	94	13	-	116	64	2	10	61	2	14	-	50	319	426	
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	35	5	-	44	24	1	4	23	1	5	-	19	121	161	
Advertisement and publicity	9,750	1,349	-	12,049	6,627	190	1,058	6,325	236	1,439	-	5,224	33,148	44,247	
Interest and Bank Charges	115	16	-	143	78	2	13	75	1	17	-	62	391	522	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Agents Training	6	1	-	7	4	-	1	4	-	1	-	3	20	27	
Recruitment Expenses	23	3	-	29	16	-	3	15	1	3	-	13	80	106	
Information Technology Expenses	901	125	-	1,114	613	18	98	585	22	133	-	483	3,066	4,092	
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Membership & Subscription	165	23	-	203	112	3	18	107	4	24	-	88	559	747	
Miscellaneous Expenses	1,812	251	-	2,239	1,232	35	197	1,175	44	267	-	971	6,160	8,223	
Depreciation	5,844	808	-	7,221	3,972	114	634	3,791	141	862	-	3,131	19,866	26,518	
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	74,483	10,306	-	92,043	50,625	1,453	8,083	48,317	1,799	10,992	-	39,905	253,217	338,006	

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

Up To The Quarter Ended June 30, 2011	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended June 30, 2011
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engine ring	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	18,841	2,607	-	23,283	12,806	368	2,044	12,222	456	2,781	-	10,094	64,054	85,502
Travel, conveyance and vehicle running expenses	2,082	288	-	2,573	1,415	41	226	1,350	50	307	-	1,115	7,077	9,447
Training expenses	59	8	-	73	40	1	6	39	1	9	-	32	201	268
Rents, rates and taxes	13,239	1,832	-	16,360	8,998	258	1,436	8,588	320	1,954	-	7,093	45,007	60,078
Repairs	2,554	353	-	3,156	1,736	50	277	1,657	62	377	-	1,368	8,683	11,590
Printing and Stationery	838	116	-	1,035	569	16	91	543	20	124	-	449	2,847	3,801
Communication	1,464	203	-	1,809	995	29	159	950	35	216	-	784	4,977	6,644
Legal and Professional charges	6,157	852	-	7,609	4,185	120	668	3,994	149	909	-	3,299	20,933	27,942
Service Charges	10,504	1,453	-	12,980	7,139	205	1,140	6,813	254	1,550	-	5,627	35,708	47,665
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	94	13	-	116	64	2	10	61	2	14	-	50	319	426
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	35	5	-	44	24	1	4	23	1	5	-	19	121	161
Advertisement and publicity	9,750	1,349	-	12,049	6,627	190	1,058	6,325	236	1,439	-	5,224	33,148	44,247
Interest and Bank Charges	115	16	-	143	78	2	13	75	1	17	-	62	391	522
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	6	1	-	7	4	-	1	4	-	1	-	3	20	27
Recruitment Expenses	23	3	-	29	16	-	3	15	1	3	-	13	80	106
Information Technology Expenses	901	125	-	1,114	613	18	98	585	22	133	-	483	3,066	4,092
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	165	23	-	203	112	3	18	107	4	24	-	88	559	747
Miscellaneous Expenses	1,812	251	-	2,239	1,232	35	197	1,175	44	267	-	971	6,160	8,223
Depreciation	5,844	808	-	7,221	3,972	114	634	3,791	141	862	-	3,131	19,866	26,518
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	74,483	10,306	-	92,043	50,625	1,453	8,083	48,317	1,799	10,992	-	39,905	253,217	338,006

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

For the corresponding quarter of the preceeding Peiord Ended June 30, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										For the corresponding quarter of the preceeding period Ended June 30, 2010
				Motor OD	Motor TP	Workmen's Compensati on	Personal Accident	Health Insurance	Liability	Enginee ring	Aviation	Others	Total	
Employees' remuneration and welfare benefits	13,108	2,111	-	31,063	11,610	171	1,565	7,609	258	2,213	-	7,610	62,099	77,318
Travel, conveyance and vehicle running expenses	1,277	206	-	3,027	1,131	17	152	741	25	216	-	742	6,051	7,534
Training expenses	86	14	-	204	76	1	10	50	2	15	-	50	408	508
Rents, rates and taxes	4,531	730	-	10,739	4,014	59	541	2,630	89	765	-	2,632	21,469	26,730
Repairs	1,411	227	-	3,344	1,250	18	168	819	28	238	-	821	6,686	8,324
Printing and Stationery	932	150	-	2,209	826	12	111	541	18	157	-	542	4,416	5,498
Communication	825	133	-	1,954	730	11	98	479	16	139	-	479	3,906	4,864
Legal and Professional charges	15,856	2,553	-	37,577	14,044	207	1,893	9,204	312	2,677	-	9,207	75,121	93,530
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	78	13	-	186	69	1	9	46	2	13	-	46	372	463
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	-	-	-	3	11	13
d) out of pocket expenses	51	8	-	122	45	1	6	30	1	9	-	30	244	303
Advertisement and publicity	928	149	-	2,198	822	12	111	538	18	157	-	539	4,395	5,472
Interest and Bank Charges	275	44	-	653	244	4	33	160	5	46	-	162	1,307	1,626
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	5	1	-	12	4	-	1	3	-	1	-	3	24	30
Recruitment Expenses	16	3	-	39	14	-	2	9	-	3	-	10	77	96
Information Technology Expenses	1,120	180	-	2,655	992	15	134	650	22	189	-	650	5,307	6,607
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	78	13	-	185	69	1	9	45	2	13	-	45	369	460
Miscellaneous Expenses	56	9	-	133	50	1	7	33	1	9	-	33	267	332
Depreciation	4,583	738	-	10,860	4,059	60	547	2,660	90	774	-	2,661	21,711	27,032
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	45,218	7,282	-	107,165	40,051	591	5,397	26,248	889	7,634	-	26,265	214,240	266,740

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.' 000)

Up to the Quarter of the preceding period Ended June 30, 2010	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up to the Quarter of the preceding period Ended June 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	13,108	2,111	-	31,063	11,610	171	1,565	7,609	258	2,213	-	7,610	62,099	77,318
Travel, conveyance and vehicle running expenses	1,277	206	-	3,027	1,131	17	152	741	25	216	-	742	6,051	7,534
Training expenses	86	14	-	204	76	1	10	50	2	15	-	50	408	508
Rents, rates and taxes	4,531	730	-	10,739	4,014	59	541	2,630	89	765	-	2,632	21,469	26,730
Repairs	1,411	227	-	3,344	1,250	18	168	819	28	238	-	821	6,686	8,324
Printing and Stationery	932	150	-	2,209	826	12	111	541	18	157	-	542	4,416	5,498
Communication	825	133	-	1,954	730	11	98	479	16	139	-	479	3,906	4,864
Legal and Professional charges	15,856	2,553	-	37,577	14,044	207	1,893	9,204	312	2,677	-	9,207	75,121	93,530
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	78	13	-	186	69	1	9	46	2	13	-	46	372	463
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	-	-	-	3	11	13
d) out of pocket expenses	51	8	-	122	45	1	6	30	1	9	-	30	244	303
Advertisement and publicity	928	149	-	2,198	822	12	111	538	18	157	-	539	4,395	5,472
Interest and Bank Charges	275	44	-	653	244	4	33	160	5	46	-	162	1,307	1,626
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	5	1	-	12	4	-	1	3	-	1	-	3	24	30
Recruitment Expenses	16	3	-	39	14	-	2	9	-	3	-	10	77	96
Information Technology Expenses	1,120	180	-	2,655	992	15	134	650	22	189	-	650	5,307	6,607
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	78	13	-	185	69	1	9	45	2	13	-	45	369	460
Miscellaneous Expenses	56	9	-	133	50	1	7	33	1	9	-	33	267	332
Depreciation	4,583	738	-	10,860	4,059	60	547	2,660	90	774	-	2,661	21,711	27,032
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	45,218	7,282	-	107,165	40,051	591	5,397	26,248	889	7,634	-	26,265	214,240	266,740