

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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For The Quarter Ended September 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended September 30, 2018	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	8,979	422	-	43,599	45,299	98	1,703	18,763	213	493	-	-	35,442	6,835	1,52,445	1,61,846
Travel, conveyance and vehicle running expenses	619	33	-	2,951	3,057	7	140	1,286	14	33	-	-	3,194	474	11,156	11,808
Training expenses	11	1	-	46	47	-	5	22	-	1	-	-	37	9	167	179
Rents, rates and taxes	2,839	285	-	11,817	11,971	38	1,349	5,644	46	128	-	-	34,891	2,269	68,153	71,277
Repairs	2,543	166	-	11,744	12,108	30	732	5,226	54	131	-	-	9,545	1,969	41,539	44,248
Printing and stationery	327	11	-	1,642	1,715	3	39	691	8	19	-	-	2,023	246	6,386	6,724
Communication	629	25	-	3,118	3,249	7	93	1,324	16	35	-	-	2,534	475	10,851	11,505
Legal and Professional charges	(388)	(156)	-	512	829	(11)	(810)	(549)	11	4	-	-	(74)	(393)	(481)	(1,025)
Service Charges	(1,374)	(325)	-	(4,643)	(4,163)	(27)	(1,312)	(2,378)	5	(28)	-	-	1,10,916	(1,230)	97,140	95,441
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	35	2	-	168	174	-	8	73	1	2	-	-	136	27	589	626
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	12	1	-	52	53	-	5	24	-	1	-	-	42	9	186	199
d) out of pocket expenses	(4)	(2)	-	7	11	-	(11)	(4)	-	-	-	-	6	(4)	5	(1)
Advertisement and publicity	8,791	976	-	35,396	35,639	123	4,671	17,304	128	381	-	-	28,756	7,090	1,29,488	1,39,255
Interest and Bank Charges	123	7	-	584	604	1	28	255	3	7	-	-	474	94	2,050	2,180
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	50	50	-	7	25	-	1	-	-	41	10	184	198
Recruitment Expenses	96	11	-	386	388	1	52	189	1	4	-	-	313	78	1,412	1,519
Information Technology Expenses	1,974	117	-	9,265	9,577	23	505	4,078	43	104	-	-	7,531	1,520	32,646	34,737
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	103	8	-	459	470	1	37	209	2	5	-	-	373	81	1,637	1,748
Miscellaneous Expenses	(519)	(98)	-	(1,572)	(1,485)	(9)	(490)	(940)	(2)	(15)	-	-	(1,114)	(352)	(5,979)	(6,596)
Depreciation	1,604	85	-	7,659	7,937	18	357	3,332	37	86	-	-	6,225	1,228	26,879	28,568
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	26,413	1,570	-	1,23,240	1,27,530	303	7,108	54,574	580	1,392	-	-	2,41,291	20,435	5,76,453	6,04,436

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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UptoThe Quarter Ended September 30, 2018	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											UptoThe Quarter Ended September 30, 2018	Grand Total
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		
Employees' remuneration and welfare benefits	21,269	2,415	-	84,933	85,386	300	11,588	41,760	302	911	-	-	69,000	17,192	3,11,372	3,35,056
Travel, conveyance and vehicle running expenses	1,378	156	-	5,503	5,532	19	751	2,706	20	59	-	-	5,266	1,114	20,970	22,504
Training expenses	15	2	-	60	60	-	8	29	-	1	-	-	48	12	218	235
Rents, rates and taxes	3,601	409	-	14,381	14,458	51	1,962	7,071	51	154	-	-	76,358	2,911	1,17,397	1,21,407
Repairs	5,063	575	-	20,220	20,327	71	2,759	9,942	72	217	-	-	16,426	4,093	74,127	79,765
Printing and Stationery	862	98	-	3,444	3,462	12	470	1,693	12	37	-	-	3,486	697	13,313	14,273
Communication	1,591	181	-	6,353	6,387	22	867	3,124	23	68	-	-	5,161	1,286	23,291	25,063
Legal and Professional charges	1,919	218	-	9,354	9,404	27	1,046	3,768	27	82	-	-	6,225	1,551	31,484	33,621
Service Charges	2,097	238	-	9,574	9,625	30	11,664	4,118	30	90	-	-	1,26,595	1,695	1,63,421	1,65,756
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	79	9	-	317	319	1	43	156	1	3	-	-	257	64	1,161	1,249
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	19	2	-	76	76	-	10	37	-	1	-	-	62	15	277	298
d) out of pocket expenses	31	3	-	123	123	-	17	60	-	1	-	-	100	25	449	483
Advertisement and publicity	9,250	1,050	-	36,940	37,137	130	5,040	18,163	131	396	-	-	30,010	7,477	1,35,424	1,45,724
Interest and Bank Charges	271	31	-	1,084	1,090	4	148	533	4	12	-	-	881	219	3,975	4,277
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	13	1	-	50	50	-	7	25	-	1	-	-	41	10	184	198
Recruitment Expenses	98	11	-	393	395	1	54	193	1	4	-	-	319	80	1,440	1,549
Information Technology Expenses	4,170	473	-	16,653	16,742	59	2,272	8,188	59	179	-	-	13,529	3,371	61,052	65,695
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	178	20	-	710	713	3	97	349	3	8	-	-	577	144	2,604	2,802
Miscellaneous Expenses	278	32	-	1,110	1,115	4	151	557	4	12	-	-	1,064	376	4,393	4,703
Depreciation	3,596	408	-	14,358	14,435	51	1,959	7,060	51	154	-	-	11,664	2,906	52,638	56,642
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	55,778	6,332	-	2,25,636	2,26,836	785	40,913	1,09,532	791	2,390	-	-	3,67,069	45,238	10,19,190	10,81,300

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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For The Quarter Ended September 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS												For The Quarter Ended September 30, 2017
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others	Total	Grand Total
Employees' remuneration and welfare benefits	11,300	873	13	59,827	58,678	182	16,537	17,491	20	(170)	-	-	9,556	11,443	1,73,564	1,85,750
Travel, conveyance and vehicle running expenses	575	27	1	3,224	3,287	1	990	904	(1)	(38)	-	-	618	512	9,497	10,100
Training expenses	23	(6)	-	211	268	(3)	106	43	(1)	(14)	-	-	84	(10)	684	701
Rents, rates and taxes	(12)	(333)	-	3,433	5,789	(153)	2,871	244	(34)	(564)	-	-	2,561	(1,382)	12,765	12,420
Repairs	1,844	99	2	10,227	10,350	10	3,081	2,890	(1)	(102)	-	-	1,899	1,687	30,041	31,986
Printing and Stationery	283	4	-	1,684	1,779	(3)	567	452	(1)	(34)	-	-	375	215	5,034	5,321
Communication	452	8	1	2,682	2,830	(5)	900	722	(2)	(53)	-	-	594	345	8,013	8,474
Legal and Professional charges	2,841	291	3	14,285	13,486	79	3,532	4,341	13	80	-	-	1,846	3,174	40,836	43,971
Service Charges	22,947	2,265	26	1,16,295	1,10,466	598	29,293	35,126	92	492	-	-	15,588	25,269	3,33,219	3,58,457
Auditors' fees, expenses etc.																
a) as auditors	84	9	-	420	396	2	103	128	-	3	-	-	53	94	1,199	1,292
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	(2)	(1)	-	(2)	5	-	5	(3)	-	(2)	-	-	5	(6)	2	(1)
Advertisement and publicity	6,383	850	7	30,034	26,853	268	6,235	9,597	48	511	-	-	2,633	7,937	84,116	91,356
Interest and Bank Charges	59	4	-	320	318	1	92	92	-	(2)	-	-	55	57	933	996
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	(14)	(3)	-	(57)	(45)	(1)	(7)	(20)	-	(2)	-	-	-	(20)	(152)	(169)
Recruitment Expenses	(1)	(1)	-	(3)	1	-	2	(2)	-	(1)	-	-	3	(4)	(4)	(6)
Information Technology Expenses	355	(112)	1	3,349	4,301	(58)	1,732	661	(14)	(242)	-	-	1,379	(215)	10,893	11,137
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	30	(1)	-	193	212	(1)	72	49	-	(6)	-	-	50	17	586	615
Miscellaneous Expenses	539	37	1	2,905	2,883	7	830	839	-	(16)	-	-	492	525	8,465	9,042
Depreciation	1,127	62	1	6,225	6,286	7	1,864	1,763	(1)	(59)	-	-	1,144	1,039	18,268	19,458
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	48,813	4,072	56	2,55,252	2,48,143	931	68,805	75,317	118	(219)	-	-	38,935	50,677	7,37,959	7,90,900

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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UptoThe Quarter Ended September 30, 2017	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											UptoThe Quarter Ended September 30, 2017	Grand Total
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Crop	Others		
Employees' remuneration and welfare benefits	23,412	3,129	26	1,10,016	98,255	988	22,755	35,187	179	1,895	-	-	9,556	29,163	3,07,994	3,34,561
Travel, conveyance and vehicle running expenses	1,515	202	2	7,120	6,359	64	1,473	2,277	12	123	-	-	618	1,887	19,933	21,652
Training expenses	206	28	-	967	864	9	200	309	2	17	-	-	84	256	2,708	2,942
Rents, rates and taxes	6,274	839	7	29,485	26,333	265	6,098	9,430	48	508	-	-	2,561	7,816	82,544	89,664
Repairs	4,653	622	5	21,868	19,530	196	4,523	6,994	36	377	-	-	1,899	5,797	61,220	66,500
Printing and Stationery	919	123	1	4,318	3,856	39	893	1,381	7	74	-	-	375	1,145	12,088	13,131
Communication	1,456	195	2	6,840	6,109	61	1,415	2,188	11	118	-	-	594	1,813	19,149	20,802
Legal and Professional charges	4,522	604	5	21,248	18,976	191	4,395	6,796	35	366	-	-	1,846	5,632	59,485	64,616
Service Charges	38,190	5,104	42	1,79,462	1,60,277	1,611	37,118	57,398	292	3,091	-	-	15,588	47,571	5,02,408	5,45,744
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	131	17	-	614	549	6	127	197	1	11	-	-	53	163	1,721	1,869
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	13	2	-	61	54	1	13	20	-	1	-	-	5	16	171	186
Advertisement and publicity	6,451	862	7	30,315	27,074	272	6,270	9,696	49	522	-	-	2,633	8,036	84,867	92,187
Interest and Bank Charges	134	18	-	630	563	6	130	202	1	11	-	-	55	167	1,765	1,917
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	6	1	-	30	27	-	6	10	-	1	-	-	3	8	85	92
Information Technology Expenses	3,379	452	4	15,877	14,180	143	3,284	5,078	26	273	-	-	1,379	4,209	44,449	48,284
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	123	16	-	578	516	5	120	185	1	10	-	-	50	153	1,618	1,757
Miscellaneous Expenses	1,206	161	1	5,667	5,061	51	1,172	1,812	9	98	-	-	492	1,499	15,861	17,229
Depreciation	2,803	375	3	13,170	11,762	118	2,724	4,212	21	227	-	-	1,144	3,491	36,869	40,050
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	95,393	12,750	105	4,48,266	4,00,345	4,026	92,716	1,43,372	730	7,723	-	-	38,935	1,18,822	12,54,935	13,63,183