

FORM N-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

Sl. No.	Particulars	FY08		Marine Cargo		Marine Hull		Jaladiksha		Motor OD		Motor TP		Jaladiksha		Health		Personal Accident		Travel Insurance		Jaladiksha		Marine Cargo/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Insurance (2)		Other Miscellaneous		Jaladiksha		Grand Total		Grand Total	
		For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013	For the Quarter 21st December 2013	Up to the Quarter 31st December 2013		
1	Employee's remuneration & welfare benefits	50	303	1	36	3	1	1	29	1,538	2,956	788	1,664	2,086	4,629	50	1,526	374	731	(0)	(1)	425	2,387	3	5	32	32	(1)	0	-	-	467	1,434	0	0	31	109	3,053	6,430	3,059	6,895		
2	Travel, conference and vehicle running expenses	11	10	1	1	0	1	1	113	135	63	87	176	242	41	60	29	34	(0)	(0)	79	119	0	0	2	2	19	0	-	-	6	77	0	0	4	4	257	446	266	466			
3	Training expenses	(0)	0	(0)	0	(0)	0	(0)	0	1	2	0	1	1	2	(0)	1	0	0	0	(0)	(0)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4	Salaries, wages & bonus	26	50	2	4	0	0	2	4	280	445	280	347	549	789	91	239	79	334	(0)	(0)	170	347	0	1	3	3	19	0	-	-	160	167	0	0	10	17	66	551	54	610		
5	Salaries	7	40	(0)	2	0	0	(0)	2	51	233	50	122	141	251	(1)	121	25	51	(0)	(0)	24	176	(0)	0	1	3	19	0	-	-	27	100	0	0	3	11	107	696	204	700		
6	Printing & stationery	5	19	0	1	0	0	0	1	61	130	45	71	103	201	12	40	18	24	(0)	(0)	30	89	0	0	1	1	19	0	(0)	-	19	48	0	0	2	4	156	347	161	508		
7	Communication expenses	4	18	0	1	0	0	0	1	66	132	37	74	101	206	8	67	16	30	(0)	(0)	24	97	0	0	1	1	19	0	-	-	21	58	0	0	2	4	151	370	151	521		
8	Legal & professional charges	5	16	0	1	0	0	0	1	154	302	22	128	178	468	14	67	19	32	(0)	(0)	33	99	0	0	1	1	19	0	-	-	27	61	0	0	2	5	240	656	245	897		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Legal & auditor's fees	0	1	0	0	0	0	0	0	3	8	2	4	5	12	0	4	1	2	(0)	(0)	1	6	(0)	0	0	0	19	-	-	1	4	0	0	0	0	0	0	0	0	0		
11	Office expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12	Telephone charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
13	Insurance charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14	Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15	Office in any other capacity	(0)	-	(0)	-	(0)	-	(0)	-	110	-	(0)	-	15	-	(0)	0	(0)	-	(0)	(0)	110	15	-	(0)	-	0	-	-	-	0	-	0	-	0	-	0	-	0	-	0	-	
16	Office of special expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17	Advertisement and publicity	0	18	1	1	0	0	1	1	202	248	56	85	161	247	30	62	27	58	(0)	(0)	69	121	0	0	1	2	19	-	-	43	102	0	0	2	5	267	471	271	748			
18	Interest & Bank Charges	5	21	0	0	0	0	0	2	86	170	60	96	120	266	11	68	24	41	(0)	(0)	19	120	0	0	1	2	19	-	-	31	62	0	0	1	4	294	480	288	782			
19	Depreciation	2	21	(0)	2	0	0	(0)	2	249	275	62	111	171	426	(8)	142	32	47	(0)	(0)	23	209	(0)	0	0	3	2	19	-	-	33	121	0	0	2	16	229	776	232	1,011		
20	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
21	Business Development and Sales Promotion Expenses	0	4	(0)	0	0	0	(0)	0	13	24	7	19	30	53	(2)	14	4	8	(0)	(0)	2	36	(0)	0	0	0	19	0	-	-	4	14	0	0	1	26	97	27	124			
22	Information Technology Expenses	4	39	(0)	4	0	0	(0)	5	392	484	130	272	302	754	(10)	251	56	109	(0)	(0)	43	371	(0)	1	2	5	19	-	-	16	232	0	0	4	14	407	1,383	411	1,804			
23	Goods and Service Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
24	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
25	Service charges	(14)	-	0	-	0	-	0	-	1,011	2,472	172	880	1,185	3,259	31	112	13	39	(0)	-	44	241	0	-	0	0	0	-	-	1,115	2,226	0	0	-	-	2,364	5,400	2,217	5,616			
26	Miscellaneous Expenses	(96)	19	(0)	(0)	(0)	(0)	(0)	(1,500)	0	2,346	2,883	2,019	2,491	(461)	19	(16)	(1)	0	(0)	(0)	(0)	16	(1)	0	(0)	2	19	-	-	1,203	91	(0)	0	(20)	5	1,100	2,999	1,104	2,079			
TOTAL		(189)	689	(4)	47	0	2	(4)	49	3,095	6,010	4,244	6,852	7,239	14,862	(217)	2,881	680	1,435	(0)	(1)	363	4,216	(1)	8	19	99	(1)	2	(0)	-	904	4,052	0	0	42	210	8,685	23,509	8,571	24,247		
ii India		(105)	689	(4)	47	0	2	(4)	49	3,006	6,010	4,244	6,852	7,239	14,862	(217)	2,881	680	1,435	(0)	(1)	363	4,216	(1)	8	19	99	(1)	2	(0)	-	904	4,052	0	0	42	210	8,685	23,509	8,571	24,247		
iii Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Notes:
(1) Items of expenses in excess of one percent of the total premium (less reinsurance) or Rs. 5,00,000 whichever is higher, shall be shown as a separate line item.
(2) Separate disclosure to be made for reinsurance/arrangements which constitute more than 10 percent of the total gross direct premium.
(3) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses".

Particulars	FIRE		Marine Cargo				Marine Hull		Total Marine			Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Miscellaneous				Grand Total	Grand Total											
	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	Miscellaneous																	
																									For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter			up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year	For the quarter	up to the Quarter of the previous year
1 Employees' remuneration & welfare benefits	76	231	6	14	0	1	7	16	681	1,721	676	1,372	1,156	3,053	237	1,022	300	258	0	(0)	351	2,719	2	6	1	9	(3)	7	-	-	504	1,360	0	0	52	187	2,667	5,731	2,150	5,068		
2 Travel, conveyance and vehicle running expenses	2	4	0	0	0	0	0	0	19	33	34	27	33	68	9	20	3	5	0	(0)	12	25	0	0	0	0	(0)	0	-	-	23	46	0	0	2	72	139	75	134			
3 Training expenses	(0)	0	(0)	0	(0)	0	(0)	0	(0)	1	(0)	1	(1)	1	(0)	0	(0)	0	(0)	0	(0)	1	(0)	0	(0)	0	(0)	0	-	-	0	(0)	0	(0)	0	(1)	2	(1)	2			
4 Rent, rates & taxes	12	33	1	2	0	1	2	103	245	73	196	175	443	41	146	15	37	0	(0)	56	162	0	1	9	1	(1)	1	-	-	477	1,305	0	0	8	24	716	1,936	728	3,481			
5 Repairs	12	41	1	3	0	1	3	110	307	75	246	195	553	37	161	16	46	0	(0)	54	238	0	1	9	2	(1)	1	-	-	80	233	0	0	8	30	329	1,037	340	1,671			
6 Printing & stationery	1	4	0	0	0	0	0	0	10	29	7	23	36	52	3	17	1	4	0	(0)	5	22	0	0	0	(0)	0	-	-	26	58	0	0	1	2	46	127	40	131			
7 Communication expenses	7	14	1	1	0	0	1	30	104	44	87	183	166	29	62	9	15	0	(0)	37	77	0	0	0	1	(0)	0	-	-	42	72	0	0	5	30	188	246	195	361			
8 Legal & professional charges	0	30	1	2	0	0	2	106	275	75	223	179	495	26	143	12	35	0	(0)	38	176	0	1	0	1	(1)	1	-	-	61	304	0	0	0	23	282	881	292	995			
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(a) on auditor	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	2	0	0	0	0	1	0	25	0	26			
(b) on address or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(f) in any other capacity	(0)	0	(0)	0	(0)	0	(0)	0	(1)	1	(1)	1	(1)	2	(1)	1	(0)	0	0	(0)	(5)	2	(0)	0	(0)	0	(0)	0	-	-	0	1	(0)	0	(0)	0	(0)	0	(0)	4	(3)	5
(g) out of pocket expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
10 Advertisement and publicity	11	13	1	1	0	0	1	1	84	95	60	75	101	170	46	58	13	14	(0)	(0)	64	70	0	0	0	0	0	-	-	(142)	65	0	0	0	0	0	0	79	216	58	330	
11 Interest & Bank Charges	3	8	0	0	0	0	1	25	36	33	45	41	132	10	34	4	8	0	(0)	14	42	0	0	0	0	0	0	-	-	18	38	0	0	2	5	77	180	81	337			
12 Depreciation	11	37	1	2	0	1	3	102	278	70	223	172	469	36	165	15	41	0	(0)	53	206	0	1	0	1	(1)	1	-	-	76	352	0	0	0	27	305	638	317	967			
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14 Business Development and Sales Promotion Expenses	1	3	0	0	0	0	0	9	23	6	17	15	38	4	12	1	3	0	(0)	5	36	0	0	0	0	(0)	0	-	-	7	15	0	0	1	2	28	36	25	73			
15 Information Technology Expenses	17	50	1	3	0	2	3	151	374	136	296	237	673	58	232	22	56	0	(0)	80	278	0	1	9	2	(1)	2	-	-	112	299	0	0	12	36	460	1,231	476	1,835			
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Service charges	0	26	1	2	0	0	1	2	370	1,037	254	811	634	1,627	57	234	12	30	0	(0)	69	380	0	1	0	1	(1)	1	-	-	416	1,294	0	0	0	19	1,113	3,488	1,102	3,515		
Provisionary Expenses	0	10	0	0	0	0	0	38	53	26	41	66	94	20	32	0	0	0	(0)	(0)	28	40	0	0	0	0	0	1	-	-	38	53	0	0	3	5	133	133	138	203		
TOTAL	176	567	15	22	1	3	13	25	2,887	6,619	1,918	3,689	3,177	6,399	834	2,138	230	697	0	(0)	864	3,937	0	14	2	20	(13)	10	-	1,742	4,921	0	0	120	384	6,000	16,688	6,091	17,202			
In-India	176	567	15	22	1	3	13	25	2,887	6,619	1,918	3,689	3,177	6,399	834	2,138	230	697	0	(0)	864	3,937	0	14	2	20	(13)	10	-	1,742	4,921	0	0	120	384	6,000	16,688	6,091	17,202			
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				

Notes:

- (1) Items of expense in excess of five percent of the total premium (as determined by Rs.100,000) and in excess of the limit shall be shown as a separate item.
- (2) Separate disclosure to be made for re-insured/sub-amount which constitutes more than 10 percent of the total gross direct premium
- (3) Expense paid for various advertising activities/commitments are to be broken under relevant line item on the basis of nature of services availed and not to be shown as "Advertising Expenses"