

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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For The Quarter Ended June 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For The Quarter Ended June 30, 2015
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	16,661	2,397	566	31,178	15,388	479	5,164	47,010	450	1,985	-	20	11,330	1,13,004	1,32,628
Travel, conveyance and vehicle running expenses	1,540	222	52	2,882	1,422	44	477	4,345	42	183	-	2	1,047	10,444	12,258
Training expenses	35	5	1	66	32	1	11	99	1	4	-	-	24	238	279
Rents, rates and taxes	10,105	1,454	343	18,909	9,333	291	3,132	28,511	273	1,204	-	12	6,871	68,536	80,438
Repairs	2,674	385	91	5,004	2,470	77	829	7,545	72	319	-	3	1,818	18,137	21,287
Printing and stationery	658	95	22	1,230	607	19	204	1,855	18	78	-	1	447	4,459	5,234
Communication	1,568	226	53	2,934	1,448	45	486	4,423	42	187	-	2	1,066	10,633	12,480
Legal and Professional charges	4,113	592	140	7,698	3,799	118	1,275	11,606	111	490	-	5	2,797	27,899	32,744
Service Charges	15,272	2,197	519	28,578	14,105	439	4,734	43,090	413	1,819	-	19	10,385	1,03,582	1,21,570
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	66	9	2	123	61	2	20	186	2	8	-	-	45	447	524
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	9	1	-	17	8	-	3	25	-	1	-	-	6	60	70
Advertisement and publicity	2,528	364	86	4,730	2,335	73	784	7,132	68	301	-	3	1,719	17,145	20,123
Interest and Bank Charges	114	16	4	213	105	3	35	321	3	14	-	-	77	771	905
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	1,058	152	36	1,979	977	30	328	2,985	29	126	-	1	719	7,174	8,420
Membership & Subscription	228	33	8	426	210	7	71	643	6	27	-	-	155	1,545	1,814
Miscellaneous Expenses	234	34	8	438	216	7	73	661	6	28	-	-	153	1,582	1,858
Depreciation	1,842	265	63	3,447	1,702	53	571	5,198	50	219	-	2	1,253	12,495	14,665
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,705	8,447	1,994	1,09,852	54,218	1,688	18,197	1,65,635	1,586	6,993	-	70	39,912	3,98,151	4,67,297

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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Up To The Quarter Ended June 30, 2015	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS										Up To The Quarter Ended June 30, 2015	
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	16,661	2,397	566	31,178	15,388	479	5,164	47,010	450	1,985	-	20	11,330	1,13,004	1,32,628
Travel, conveyance and vehicle running expenses	1,540	222	52	2,882	1,422	44	477	4,345	42	183	-	2	1,047	10,444	12,258
Training expenses	35	5	1	66	32	1	11	99	1	4	-	-	24	238	279
Rents, rates and taxes	10,105	1,454	343	18,909	9,333	291	3,132	28,511	273	1,204	-	12	6,871	68,536	80,438
Repairs	2,674	385	91	5,004	2,470	77	829	7,545	72	319	-	3	1,818	18,137	21,287
Printing and Stationery	658	95	22	1,230	607	19	204	1,855	18	78	-	1	447	4,459	5,234
Communication	1,568	226	53	2,934	1,448	45	486	4,423	42	187	-	2	1,066	10,633	12,480
Legal and Professional charges	4,113	592	140	7,698	3,799	118	1,275	11,606	111	490	-	5	2,797	27,899	32,744
Service Charges	15,272	2,197	519	28,578	14,105	439	4,734	43,090	413	1,819	-	19	10,385	1,03,582	1,21,570
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	66	9	2	123	61	2	20	186	2	8	-	-	45	447	524
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	9	1	-	17	8	-	3	25	-	1	-	-	6	60	70
Advertisement and publicity	2,528	364	86	4,730	2,335	73	784	7,132	68	301	-	3	1,719	17,145	20,123
Interest and Bank Charges	114	16	4	213	105	3	35	321	3	14	-	-	77	771	905
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	1,058	152	36	1,979	977	30	328	2,985	29	126	-	1	719	7,174	8,420
Membership & subscription	228	33	8	426	210	7	71	643	6	27	-	-	155	1,545	1,814
Miscellaneous Expenses	234	34	8	438	216	7	73	661	6	28	-	-	153	1,582	1,858
Depreciation	1,842	265	63	3,447	1,702	53	571	5,198	50	219	-	2	1,253	12,495	14,665
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,705	8,447	1,994	1,09,852	54,218	1,688	18,197	1,65,635	1,586	6,993	-	70	39,912	3,98,151	4,67,297

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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For the corresponding quarter of the preceding Period Ended June 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											For the corresponding quarter of the preceding period ended June 30, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Trade Credit	Others	Total	Grand Total
Employees' remuneration and welfare benefits	17,761	2,644	-	31,412	18,822	680	1,857	42,853	124	2,744	-	5	14,073	1,12,570	1,32,975
Travel, conveyance and vehicle running expenses	2,526	376	-	4,467	2,676	97	264	6,093	18	390	-	1	2,001	16,007	18,909
Training expenses	67	10	-	119	71	3	7	162	-	10	-	-	53	425	502
Rents, rates and taxes	3,904	581	-	6,905	4,138	149	408	9,420	27	603	-	1	3,094	24,745	29,230
Repairs	2,975	443	-	5,261	3,153	114	311	7,178	21	460	-	1	2,357	18,856	22,274
Printing and Stationery	869	129	-	1,537	921	33	91	2,097	6	134	-	-	689	5,508	6,506
Communication	1,635	243	-	2,891	1,732	63	171	3,944	11	253	-	-	1,295	10,360	12,238
Legal and Professional charges	3,218	479	-	5,692	3,411	123	336	7,765	22	497	-	1	2,550	20,397	24,094
Service Charges	9,399	1,399	-	16,623	9,961	360	983	22,678	66	1,452	-	3	7,448	59,574	70,372
Auditors' fees, expenses etc.															
a) as auditors	214	32	-	378	226	8	22	516	1	33	-	-	169	1,353	1,599
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	80	12	-	142	85	3	8	193	1	12	-	-	63	507	599
Advertisement and publicity	1,047	156	-	1,851	1,109	40	109	2,525	7	162	-	-	829	6,632	7,835
Interest and Bank Charges	18	3	-	31	19	1	2	43	-	3	-	-	14	113	134
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	41	6	-	72	43	2	4	98	-	6	-	-	32	257	304
Recruitment Expenses	8	1	-	14	8	-	1	19	-	1	-	-	6	49	58
Information Technology Expenses	990	147	-	1,751	1,049	38	104	2,389	7	153	-	-	784	6,275	7,412
Membership & subscription	134	20	-	237	142	5	14	323	1	21	-	-	106	849	1,003
Miscellaneous Expenses	379	56	-	671	402	15	40	915	3	59	-	-	304	2,409	2,844
Depreciation	1,976	294	-	3,494	2,094	76	207	4,767	14	305	-	1	1,565	12,523	14,793
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,241	7,031	-	83,548	50,062	1,810	4,939	1,13,978	329	7,298	-	13	37,432	2,99,409	3,53,681

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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Up to the Quarter of the preceding period ended June 30, 2014	FIRE	MARINE CARGO	MARINE HULL	MISCELLANEOUS											Up to the Quarter of the preceding period Ended June 30, 2014
				Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviatio n	Trade Credit	Others	Total	
Employees' remuneration and welfare benefits	17,761	2,644	-	31,412	18,822	680	1,857	42,853	124	2,744	-	5	14,073	1,12,570	1,32,975
Travel, conveyance and vehicle running expenses	2,526	376	-	4,467	2,676	97	264	6,093	18	390	-	1	2,001	16,007	18,909
Training expenses	67	10	-	119	71	3	7	162	-	10	-	-	53	425	502
Rents, rates and taxes	3,904	581	-	6,905	4,138	149	408	9,420	27	603	-	1	3,094	24,745	29,230
Repairs	2,975	443	-	5,261	3,153	114	311	7,178	21	460	-	1	2,357	18,856	22,274
Printing and Stationery	869	129	-	1,537	921	33	91	2,097	6	134	-	-	689	5,508	6,506
Communication	1,635	243	-	2,891	1,732	63	171	3,944	11	253	-	-	1,295	10,360	12,238
Legal and Professional charges	3,218	479	-	5,692	3,411	123	336	7,765	22	497	-	1	2,550	20,397	24,094
Service Charges	9,399	1,399	-	16,623	9,961	360	983	22,678	66	1,452	-	3	7,448	59,574	70,372
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	214	32	-	378	226	8	22	516	1	33	-	-	169	1,353	1,599
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	80	12	-	142	85	3	8	193	1	12	-	-	63	507	599
Advertisement and publicity	1,047	156	-	1,851	1,109	40	109	2,525	7	162	-	-	829	6,632	7,835
Interest and Bank Charges	18	3	-	31	19	1	2	43	-	3	-	-	14	113	134
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	41	6	-	72	43	2	4	98	-	6	-	-	32	257	304
Recruitment Expenses	8	1	-	14	8	-	1	19	-	1	-	-	6	49	58
Information Technology Expenses	990	147	-	1,751	1,049	38	104	2,389	7	153	-	-	784	6,275	7,412
Membership & subscription	134	20	-	237	142	5	14	323	1	21	-	-	106	849	1,003
Miscellaneous Expenses	379	56	-	671	402	15	40	915	3	59	-	-	304	2,409	2,844
Depreciation	1,976	294	-	3,494	2,094	76	207	4,767	14	305	-	1	1,565	12,523	14,793
Service Tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,241	7,031	-	83,548	50,062	1,810	4,939	1,13,978	329	7,298	-	13	37,432	2,99,409	3,53,681