

Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	
(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1 Employees' remuneration & welfare benefits	381,313	61,058	136,947	198,005	827,570	341,061	1,168,631	9,215	9,828	156,929	37,739	98,841	745,440	215,623	2,442,246	3,021,564
2 Travel, conveyance and vehicle running expenses	44,707	7,159	16,056	23,215	97,028	39,987	137,015	1,080	1,152	18,399	4,425	11,589	87,398	25,280	286,338	354,260
3 Training expenses	2,272	364	816	1,180	4,932	2,032	6,964	55	59	935	225	589	4,442	1,285	14,554	18,006
4 Rents, rates & taxes	61,764	9,890	22,182	32,072	134,047	55,244	189,291	1,493	1,592	25,419	6,113	16,010	120,744	34,926	395,588	489,424
5 Repairs	35,096	5,620	12,605	18,225	76,170	31,391	107,561	848	905	14,444	3,474	9,097	68,611	19,846	224,786	278,107
6 Printing & stationery	17,397	2,786	6,248	9,034	37,757	15,560	53,317	420	448	7,160	1,722	4,510	34,010	9,838	111,425	137,856
7 Communication	50,703	8,119	18,210	26,329	110,041	45,351	155,392	1,225	1,307	20,867	5,018	13,143	99,121	28,671	324,744	401,776
8 Legal & professional charges	99,294	4,663	10,458	15,121	63,201	26,046	89,247	704	751	11,984	2,882	7,548	56,929	16,467	186,512	300,927
9 Auditors' fees, expenses etc																
(a) as auditor	290	46	104	150	630	260	890	7	7	120	29	75	568	164	1,860	2,300
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	25	4	9	13	55	22	77	1	1	10	2	7	50	14	162	200
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	33	5	12	17	72	30	102	1	1	14	3	9	65	19	214	264
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	12,896	2,065	4,631	6,696	27,988	11,534	39,522	312	332	5,307	1,276	3,343	25,210	7,292	82,594	102,186
11 Interest & Bank Charges	9,464	1,515	3,399	4,914	20,540	8,465	29,005	229	244	3,895	937	2,453	18,502	5,352	60,617	74,995
12 Others																
(a) Miscellaneous expenses	10,824	1,733	3,887	5,620	23,491	9,681	33,172	262	279	4,454	1,071	2,806	21,159	6,120	69,323	85,767
(b) Business & Sales Promotion	16,767	2,685	6,022	8,707	36,391	14,997	51,388	405	432	6,901	1,660	4,346	32,779	9,481	107,392	132,866
13 Depreciation	26,639	4,266	9,567	13,833	57,816	23,827	81,643	643	687	10,963	2,637	6,905	52,078	15,064	170,620	211,092
TOTAL	769,484	111,978	251,153	363,131	1,517,729	625,488	2,143,217	16,900	18,025	287,801	69,213	181,271	1,367,106	395,442	4,478,975	5,611,590

Note: Items of expenses and income in excess of one percent of the total premiums

Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	
(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1 Employees' remuneration & welfare benefits	313,982	44,821	78,940	123,761	802,194	108,702	910,896	6,589	6,547	138,339	25,567	90,382	530,149	236,819	1,945,288	2,383,031
2 Travel, conveyance and vehicle running expenses	35,901	5,125	9,026	14,151	91,724	12,429	104,153	753	749	15,818	2,923	10,334	60,618	27,078	222,426	272,478
3 Training expenses	5,579	796	1,403	2,199	14,253	1,931	16,184	117	116	2,458	454	1,606	9,419	4,208	34,562	42,340
4 Rents, rates & taxes	92,763	13,242	23,322	36,564	237,001	32,115	269,116	1,947	1,934	40,871	7,554	26,702	156,628	69,966	574,718	704,045
5 Repairs	17,480	2,495	4,395	6,890	44,660	6,052	50,712	367	364	7,702	1,423	5,032	29,515	13,184	108,299	132,669
6 Printing & stationery	15,686	2,239	3,944	6,183	40,077	5,431	45,508	329	327	6,911	1,277	4,515	26,486	11,831	97,184	119,053
7 Communication	43,176	6,163	10,855	17,018	110,311	14,948	125,259	906	900	19,023	3,516	12,429	72,902	32,565	267,500	327,694
8 Legal & professional charges	92,617	7,059	12,432	19,491	131,331	17,796	149,127	1,038	1,031	21,786	4,026	14,234	83,491	37,296	312,029	424,137
9 Auditors' fees, expenses etc																
(a) as auditor	264	38	66	104	673	91	764	6	5	116	21	76	445	199	1,632	2,000
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	25	4	7	11	67	9	76	1	1	12	2	8	44	20	164	200
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	59	8	15	23	151	21	172	1	2	26	5	17	100	45	368	450
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	7,712	1,101	1,939	3,040	19,703	2,670	22,373	162	161	3,398	628	2,220	13,021	5,817	47,780	58,532
11 Interest & Bank Charges	5,962	851	1,499	2,350	15,233	2,064	17,297	125	124	2,627	485	1,716	10,067	4,497	36,938	45,250
12 Others																
(a) Miscellaneous expenses	6,379	911	1,604	2,515	16,298	2,208	18,506	134	133	2,811	519	1,836	10,771	4,811	39,521	48,415
(b) Business & Sales Promotion	36,632	5,229	9,210	14,439	93,592	12,682	106,274	769	764	16,140	2,983	10,545	61,852	27,630	226,957	278,028
13 Depreciation	19,633	2,803	4,936	7,739	50,159	6,797	56,956	412	409	8,650	1,599	5,651	33,149	14,808	121,634	149,006
TOTAL	693,850	92,885	163,593	256,478	1,667,427	225,946	1,893,373	13,656	13,567	286,688	52,982	187,303	1,098,657	490,774	4,037,000	4,987,328