

FORM NL-7-OPERATING EXPENSES SCHEDULE  
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Miscellaneous							Total	
		Marine Cargo	Marine Others	Marine Total					Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		For Q1 2010-11	For Q1 2010-11	For Q1 2010-11					For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11		For Q1 2010-11
	(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	66,475	24,160	10,058	34,218	174,830	66,000	240,830	2,700	6,879	33,365	20,636	19,672	261,730	51,440	637,252	737,945	
2 Travel, conveyance and vehicle running expenses	4,371	1,588	661	2,249	11,495	4,339	15,834	178	452	2,194	1,357	1,293	17,208	3,382	41,898	48,518	
3 Training expenses	433	157	65	222	1,138	430	1,568	18	45	217	134	128	1,704	335	4,149	4,804	
4 Rents, rates & taxes	9,172	3,333	1,388	4,721	24,122	9,106	33,228	373	949	4,603	2,847	2,714	36,111	7,097	87,922	101,815	
5 Repairs	4,514	1,641	683	2,324	11,872	4,482	16,354	183	467	2,266	1,401	1,336	17,773	3,493	43,273	50,111	
6 Printing & stationery	1,593	579	241	820	4,189	1,581	5,770	65	165	799	494	471	6,271	1,232	15,267	17,680	
7 Communication	5,185	1,885	785	2,670	13,638	5,148	18,786	211	537	2,603	1,610	1,535	20,417	4,013	49,712	57,567	
8 Legal & professional charges	11,974	4,363	1,816	6,179	31,572	11,918	43,490	488	1,242	6,025	3,727	3,552	47,264	9,289	115,077	133,230	
9 Auditors' fees, expenses etc																	
(a) as auditor	84	31	13	44	221	84	305	3	9	42	26	25	331	65	806	934	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	4,749	1,726	719	2,445	12,491	4,715	17,206	193	491	2,384	1,474	1,405	18,699	3,675	45,527	52,721	
11 Interest & Bank Charges	2,311	840	350	1,190	6,077	2,294	8,371	94	239	1,160	717	684	9,098	1,788	22,151	25,652	
12 Others																	
(a) Miscellaneous expenses	8,564	3,112	1,296	4,408	22,327	8,429	30,756	348	886	4,298	2,658	2,534	33,717	6,624	81,821	94,793	
(b) Business & Sales Promotion	6,003	2,182	908	3,090	15,788	5,960	21,748	244	621	3,013	1,864	1,776	23,635	4,645	57,546	66,639	
13 Depreciation	6,120	2,224	926	6,170	16,095	6,076	22,171	249	633	3,072	1,900	1,811	24,095	4,736	58,667	67,937	
<b>TOTAL</b>	<b>131,548</b>	<b>47,821</b>	<b>19,909</b>	<b>67,730</b>	<b>345,855</b>	<b>130,562</b>	<b>476,417</b>	<b>5,347</b>	<b>13,615</b>	<b>66,041</b>	<b>40,845</b>	<b>38,936</b>	<b>518,053</b>	<b>101,814</b>	<b>1,261,068</b>	<b>1,460,346</b>	

FORM NL-7-OPERATING EXPENSES SCHEDULE  
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Miscellaneous							Total
		Marine Cargo	Marine Others	Marine Total					Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		For Q1 2009-10	For Q1 2009-10	For Q1 2009-10					For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	For Q1 2009-10	
	(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	79,344	23,648	20,792	44,440	161,846	74,668	236,514	2,105	1,788	43,855	19,433	25,325	144,794	59,269	533,083	656,867
2 Travel, conveyance and vehicle running expenses	5,382	1,604	1,410	3,014	10,979	5,065	16,044	143	121	2,975	1,318	1,718	9,822	4,021	36,162	44,558
3 Training expenses	601	179	158	337	1,226	566	1,792	16	14	332	147	192	1,097	449	4,039	4,977
4 Rents, rates & taxes	14,749	4,396	3,865	8,261	30,084	13,879	43,963	391	332	8,152	3,612	4,707	26,915	11,017	99,089	122,099
5 Repairs	7,728	2,303	2,025	4,328	15,763	7,272	23,035	205	174	4,271	1,893	2,467	14,102	5,772	51,919	63,975
6 Printing & stationery	2,531	754	663	1,417	5,162	2,382	7,544	67	57	1,399	620	808	4,619	1,891	17,005	20,953
7 Communication	11,866	3,537	3,109	6,646	24,204	11,167	35,371	315	267	6,559	2,906	3,787	21,654	8,864	79,723	98,235
8 Legal & professional charges	13,787	2,020	1,776	3,796	13,822	6,377	20,199	180	153	3,745	1,660	2,163	12,366	5,062	45,528	63,111
9 Auditors' fees, expenses etc																
(a) as auditor	97	29	25	54	197	91	288	3	2	53	24	31	176	72	649	800
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	3,867	1,153	1,013	2,166	7,889	3,639	11,528	103	87	2,138	947	1,234	7,058	2,889	25,984	32,017
11 Interest & Bank Charges	2,518	751	660	1,411	5,137	2,370	7,507	67	57	1,392	617	804	4,596	1,881	16,921	20,850
12 Others																
(a) Miscellaneous expenses	5,905	1,760	1,547	3,307	12,044	5,557	17,601	157	133	3,264	1,446	1,885	10,775	3,147	38,408	47,620
(b) Business & Sales Promotion	3,169	944	830	1,774	6,464	2,982	9,446	84	71	1,751	776	1,011	5,783	2,367	21,289	26,232
13 Depreciation	8,188	2,440	2,146	4,586	16,702	7,706	24,408	217	184	4,526	2,005	2,613	14,942	6,116	55,011	67,785
<b>TOTAL</b>	<b>159,732</b>	<b>45,518</b>	<b>40,019</b>	<b>85,537</b>	<b>311,519</b>	<b>143,721</b>	<b>455,240</b>	<b>4,053</b>	<b>3,440</b>	<b>84,412</b>	<b>37,404</b>	<b>48,745</b>	<b>278,699</b>	<b>112,817</b>	<b>1,024,810</b>	<b>1,270,079</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Miscellaneous							Total	
		Marine Cargo	Marine Others	Marine Total					Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11					Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11		Upto Q1 2010-11
	(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	66,475	24,160	10,058	34,218	174,830	66,000	240,830	2,700	6,879	33,365	20,636	19,672	261,730	51,440	637,252	737,945	
2 Travel, conveyance and vehicle running expenses	4,371	1,588	661	2,249	11,495	4,339	15,834	178	452	2,194	1,357	1,293	17,208	3,382	41,898	48,518	
3 Training expenses	433	157	65	222	1,138	430	1,568	18	45	217	134	128	1,704	335	4,149	4,804	
4 Rents, rates & taxes	9,172	3,333	1,388	4,721	24,122	9,106	33,228	373	949	4,603	2,847	2,714	36,111	7,097	87,922	101,815	
5 Repairs	4,514	1,641	683	2,324	11,872	4,482	16,354	183	467	2,266	1,401	1,336	17,773	3,493	43,273	50,111	
6 Printing & stationery	1,593	579	241	820	4,189	1,581	5,770	65	165	799	494	471	6,271	1,232	15,267	17,680	
7 Communication	5,185	1,885	785	2,670	13,638	5,148	18,786	211	537	2,603	1,610	1,535	20,417	4,013	49,712	57,567	
8 Legal & professional charges	11,974	4,363	1,816	6,179	31,572	11,918	43,490	488	1,242	6,025	3,727	3,552	47,264	9,289	115,077	133,230	
9 Auditors' fees, expenses etc																	
(a) as auditor	84	31	13	44	221	84	305	3	9	42	26	25	331	65	806	934	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	4,749	1,726	719	2,445	12,491	4,715	17,206	193	491	2,384	1,474	1,405	18,699	3,675	45,527	52,721	
11 Interest & Bank Charges	2,311	840	350	1,190	6,077	2,294	8,371	94	239	1,160	717	684	9,098	1,788	22,151	25,652	
12 Others																	
(a) Miscellaneous expenses	8,564	3,112	1,296	4,408	22,327	8,429	30,756	348	886	4,298	2,658	2,534	33,717	6,624	81,821	94,793	
(b) Business & Sales Promotion	6,003	2,182	908	3,090	15,788	5,960	21,748	244	621	3,013	1,864	1,776	23,635	4,645	57,546	66,639	
13 Depreciation	6,120	2,224	926	3,150	16,095	6,076	22,171	249	633	3,072	1,900	1,811	24,095	4,736	58,667	67,937	
<b>TOTAL</b>	<b>131,548</b>	<b>47,821</b>	<b>19,909</b>	<b>67,730</b>	<b>345,855</b>	<b>130,562</b>	<b>476,417</b>	<b>5,347</b>	<b>13,615</b>	<b>66,041</b>	<b>40,845</b>	<b>38,936</b>	<b>518,053</b>	<b>101,814</b>	<b>1,261,068</b>	<b>1,460,346</b>	

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Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Miscellaneous							Total
		Marine Cargo	Marine Others	Marine Total					Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		Upto Q1 2009-10	Upto Q1 2009-10	Upto Q1 2009-10					Upto Q1 2009-10	Upto Q1 2009-10	Upto Q1 2009-10	Upto Q1 2009-10	Upto Q1 2009-10	Upto Q1 2009-10	Upto Q1 2009-10	
	(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	79,344	23,648	20,792	44,440	161,846	74,668	236,514	2,105	1,788	43,855	19,433	25,325	144,794	59,269	533,083	656,867
2 Travel, conveyance and vehicle running expenses	5,382	1,604	1,410	3,014	10,979	5,065	16,044	143	121	2,975	1,318	1,718	9,822	4,021	36,162	44,558
3 Training expenses	601	179	158	337	1,226	566	1,792	16	14	332	147	192	1,097	449	4,039	4,977
4 Rents, rates & taxes	14,749	4,396	3,865	8,261	30,084	13,879	43,963	391	332	8,152	3,612	4,707	26,915	11,017	99,089	122,099
5 Repairs	7,728	2,303	2,025	4,328	15,763	7,272	23,035	205	174	4,271	1,893	2,467	14,102	5,772	51,919	63,975
6 Printing & stationery	2,531	754	663	1,417	5,162	2,382	7,544	67	57	1,399	620	808	4,619	1,891	17,005	20,953
7 Communication	11,866	3,537	3,109	6,646	24,204	11,167	35,371	315	267	6,559	2,906	3,787	21,654	8,864	79,723	98,235
8 Legal & professional charges	13,787	2,020	1,776	3,796	13,822	6,377	20,199	180	153	3,745	1,660	2,163	12,366	5,062	45,528	63,111
9 Auditors' fees, expenses etc																
(a) as auditor	97	29	25	54	197	91	288	3	2	53	24	31	176	72	649	800
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	3,867	1,153	1,013	2,166	7,889	3,639	11,528	103	87	2,138	947	1,234	7,058	2,889	25,984	32,017
11 Interest & Bank Charges	2,518	751	660	1,411	5,137	2,370	7,507	67	57	1,392	617	804	4,596	1,881	16,921	20,850
12 Others																
(a) Miscellaneous expenses	5,905	1,760	1,547	3,307	12,044	5,557	17,601	157	133	3,264	1,446	1,885	10,775	3,147	38,408	47,620
(b) Business & Sales Promotion	3,169	944	830	1,774	6,464	2,982	9,446	84	71	1,751	776	1,011	5,783	2,367	21,289	26,232
13 Depreciation	8,188	2,440	2,146	4,586	16,702	7,706	24,408	217	184	4,526	2,005	2,613	14,942	6,116	55,011	67,785
<b>TOTAL</b>	<b>159,732</b>	<b>45,518</b>	<b>40,019</b>	<b>85,537</b>	<b>311,519</b>	<b>143,721</b>	<b>455,240</b>	<b>4,053</b>	<b>3,440</b>	<b>84,412</b>	<b>37,404</b>	<b>48,745</b>	<b>278,699</b>	<b>112,817</b>	<b>1,024,810</b>	<b>1,270,079</b>