

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT June 30, 2019

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

Rs '000

For the quarter ended June 30, 2019																
Sr No.	Particulars	Fire	Marine	Miscellaneous											Grand Total	
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total
1	Employees' remuneration & welfare benefits	13,704	-	57,295	43,557	100,852	279	3,728	35,701	-	219	-	-	4,591	145,370	159,074
2	Travel, conveyance and vehicle running expenses	452	-	3,076	2,733	5,809	9	191	1,869	-	7	-	-	151	8,036	8,488
3	Training expenses	17	-	100	88	188	-	7	70	-	-	-	-	6	271	288
4	Rents, rates & taxes	901	-	5,199	4,619	9,818	18	2,998	5,403	-	15	-	-	302	18,554	19,455
5	Repairs and maintenance	265	-	1,531	1,360	2,891	5	112	1,272	-	4	-	-	89	4,373	4,638
6	Printing & stationery	102	-	589	524	1,113	2	43	422	-	2	-	-	34	1,616	1,718
7	Communication	149	-	863	767	1,630	3	63	603	-	2	-	-	50	2,351	2,500
8	Legal & professional charges	699	-	5,132	4,559	9,691	14	295	3,739	-	11	-	-	517	14,267	14,966
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	39	-	224	199	423	1	16	157	-	1	-	-	13	611	650
	(b) as adviser or in any other capacity, in respect of	4	-	25	22	47	-	2	18	-	-	-	-	1	68	72
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	1	-	7	6	13	-	-	5	-	-	-	-	-	18	19
10	Advertisement and publicity	954	-	16,249	14,437	30,686	19	403	3,862	-	15	-	-	430	35,415	36,369
11	Interest & Bank Charges	139	-	803	713	1,516	3	59	563	-	2	-	-	47	2,190	2,329
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	42	-	418	372	790	1	18	170	-	1	-	-	14	994	1,036
	Information Technology Related Expenses	2,297	-	13,371	11,880	25,251	47	971	9,296	-	37	-	-	769	36,371	38,668
	Electricity Expenses	90	-	521	462	983	2	38	366	-	1	-	-	30	1,420	1,510
	Directors Sitting Fees	11	-	62	55	117	-	5	44	-	-	-	-	4	170	181
	Miscellaneous Expenses	826	-	772	686	1,458	1	37	310	-	182	-	-	73	2,061	2,887
13	Depreciation	583	-	3,454	3,069	6,523	12	246	2,421	-	9	-	-	195	9,406	9,989
	<b>TOTAL</b>	<b>21,275</b>	<b>-</b>	<b>109,691</b>	<b>90,108</b>	<b>199,799</b>	<b>416</b>	<b>9,232</b>	<b>66,291</b>	<b>-</b>	<b>508</b>	<b>-</b>	<b>-</b>	<b>7,316</b>	<b>283,562</b>	<b>304,837</b>

For the quarter ended June 30, 2018																
Sr No.	Particulars	Fire	Marine	Miscellaneous											Grand Total	
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others		Miscellaneous Total
1	Employees' remuneration & welfare benefits	3,228	-	55,321	50,575	105,896	-	1,644	21,246	-	8	-	-	3,154	131,948	135,176
2	Travel, conveyance and vehicle running expenses	148	-	2,110	1,929	4,039	-	47	628	-	12	-	-	107	4,833	4,981
3	Training expenses	23	-	273	250	523	-	7	96	-	2	-	-	17	645	668
4	Rents, rates & taxes	426	-	4,991	4,563	9,554	-	672	2,323	-	35	-	-	307	12,891	13,317
5	Repairs and maintenance	105	-	1,229	1,124	2,353	-	34	434	-	9	-	-	76	2,906	3,011
6	Printing & stationery	36	-	419	383	802	-	11	154	-	3	-	-	26	996	1,032
7	Communication	66	-	814	744	1,558	-	21	281	-	6	-	-	48	1,914	1,980
8	Legal & professional charges	237	-	3,213	2,938	6,151	-	76	1,660	-	20	-	-	171	8,078	8,315
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	17	-	204	187	391	-	6	72	-	1	-	-	13	483	500
	(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	1	-	12	10	22	-	-	4	-	-	-	-	1	27	28
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	28	-	1,610	1,472	3,082	-	9	117	-	2	-	-	20	3,230	3,258
11	Interest & Bank Charges	38	-	438	401	839	-	12	155	-	3	-	-	27	1,036	1,074
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	15	-	306	279	585	-	5	61	-	1	-	-	11	663	678
	Information Technology Related Expenses	680	-	7,979	7,295	15,274	-	217	2,812	-	57	-	-	490	18,850	19,530
	Electricity Expenses	25	-	288	263	551	-	8	102	-	2	-	-	18	681	706
	Directors Sitting Fees	8	-	98	90	138	-	4	16	-	1	-	-	1	159	241
	Miscellaneous Expenses	475	-	185	175	360	-	3	46	-	145	-	-	7	561	1,036
13	Depreciation	868	-	10,287	9,404	19,691	-	277	3,653	-	72	-	-	625	24,318	25,186
	<b>TOTAL</b>	<b>6,424</b>	<b>-</b>	<b>89,777</b>	<b>82,082</b>	<b>171,859</b>	<b>-</b>	<b>3,052</b>	<b>33,879</b>	<b>-</b>	<b>379</b>	<b>-</b>	<b>-</b>	<b>5,124</b>	<b>214,293</b>	<b>220,717</b>

SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT June 30, 2019

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

Rs '000

Upto the quarter ended June 30, 2019																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	13,704	-	57,295	43,557	100,852	279	3,728	35,701	-	219	-	-	4,591	145,370	159,074
2	Travel, conveyance and vehicle running expenses	452	-	3,076	2,733	5,809	9	191	1,869	-	7	-	-	151	8,036	8,488
3	Training expenses	17	-	100	88	188	0	7	70	-	-	-	-	6	271	288
4	Rents, rates & taxes	901	-	5,199	4,619	9,818	18	2,998	5,403	-	15	-	-	302	18,554	19,455
5	Repairs and maintenance	265	-	1,531	1,360	2,891	5	112	1,272	-	4	-	-	89	4,373	4,638
6	Printing & stationery	102	-	589	524	1,113	2	43	422	-	2	-	-	34	1,616	1,718
7	Communication	149	-	863	767	1,630	3	63	603	-	2	-	-	50	2,351	2,500
8	Legal & professional charges	699	-	5,132	4,559	9,691	14	295	3,739	-	11	-	-	517	14,267	14,966
9	Auditors' fees, expenses etc															
	(a) as auditor	39	-	224	199	423	1	16	157	-	1	-	-	13	611	650
	(b) as adviser or in any other capacity, in respect of	4	-	25	22	47	-	2	18	-	-	-	-	1	68	72
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	1.00	-	7.00	6.00	13.00	-	-	5.00	-	-	-	-	-	18.00	19.00
10	Advertisement and publicity	954	-	16,249	14,437	30,686	19	403	3,862	-	15	-	-	430	35,415	36,369
11	Interest & Bank Charges	139	-	803	713	1,516	3	59	563	-	2	-	-	47	2,190	2,329
12	<b>Others</b>															
	Membership and Subscription Fees	42	-	418	372	790	1	18	170	-	1	-	-	14	994	1,036
	Information Technology Related Expenses	2,297	-	13,371	11,880	25,251	47	971	9,296	-	37	-	-	769	36,371	38,668
	Electricity Expenses	90	-	521	462	983	2	38	366	-	1	-	-	30	1,420	1,510
	Directors Sitting Fees	11	-	62	55	117	-	5	44	-	0	-	-	4	170	181
	Miscellaneous Expenses	826	-	772	686	1,458	1	37	310	-	182	-	-	73	2,061	2,887
13	Depreciation	583	-	3,454	3,069	6,523	12	246	2,421	-	9	-	-	195	9,406	9,989
	<b>TOTAL</b>	<b>21,275</b>	<b>-</b>	<b>109,691</b>	<b>90,108</b>	<b>199,799</b>	<b>416.00</b>	<b>9,232</b>	<b>66,291</b>	<b>-</b>	<b>508</b>	<b>-</b>	<b>-</b>	<b>7,316</b>	<b>283,562</b>	<b>304,837</b>

Upto the quarter ended June 30, 2018																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	3,228	-	55,321	50,575	105,896	-	1,644	21,246	-	8	-	-	3,154	131,948	135,176
2	Travel, conveyance and vehicle running expenses	148	-	2,110	1,929	4,039	-	47	628	-	12	-	-	107	4,833	4,981
3	Training expenses	23	-	273	250	523	-	7	96	-	2	-	-	17	645	668
4	Rents, rates & taxes	426	-	4,991	4,563	9,554	-	672	2,323	-	35	-	-	307	12,891	13,317
5	Repairs and maintenance	105	-	1,229	1,124	2,353	-	34	434	-	9	-	-	76	2,906	3,011
6	Printing & stationery	36	-	419	383	802	-	11	154	-	3	-	-	26	996	1,032
7	Communication	66	-	814	744	1,558	-	21	281	-	6	-	-	48	1,914	1,980
8	Legal & professional charges	237	-	3,213	2,938	6,151	-	76	1,660	-	20	-	-	171	8,078	8,315
9	Auditors' fees, expenses etc															
	(a) as auditor	17	-	204	187	391	-	6	72	-	1	-	-	13	483	500
	(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	1	-	12	10	22	-	-	4	-	-	-	-	1	27	28
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	28	-	1,610	1,472	3,082	-	9	117	-	2	-	-	20	3,230	3,258
11	Interest & Bank Charges	38	-	438	401	839	-	12	155	-	3	-	-	27	1,036	1,074
12	<b>Others</b>															
	Membership and Subscription Fees	15	-	306	279	585	-	5	61	-	1	-	-	11	663	678
	Information Technology Related Expenses	680	-	7,979	7,295	15,274	-	217	2,812	-	57	-	-	490	18,850	19,530
	Electricity Expenses	25	-	288	263	551	-	8	102	-	2	-	-	18	681	706
	Directors Sitting Fees	8	-	98	90	188	-	3	35	-	1	-	-	6	233	241
	Miscellaneous Expenses	475	-	185	175	360	-	3	46	-	145	-	-	7	561	1,036
13	Depreciation	868	-	10,287	9,404	19,691	-	277	3,653	-	72	-	-	625	24,318	25,186
	<b>TOTAL</b>	<b>6,424</b>	<b>-</b>	<b>89,777</b>	<b>82,082</b>	<b>171,859</b>	<b>-</b>	<b>3,052</b>	<b>33,879</b>	<b>-</b>	<b>379</b>	<b>-</b>	<b>-</b>	<b>5,124</b>	<b>214,293</b>	<b>220,717</b>