

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 December 31,2018

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

Rs '000

For the quarter ended December 31,2018																
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	2,719	-	39,448	45,748	85,196	-	2,423	17,413	-	58	-	-	3,993	109,083	111,802
2	Travel, conveyance and vehicle running expenses	189	-	2,675	2,503	5,178	-	125	1,025	-	12	-	-	96	6,436	6,625
3	Training expenses	13	-	2,846	2,625	5,471	-	10	68	-	-	-	-	18	5,567	5,580
4	Rents, rates & taxes	246	-	3,507	3,303	6,810	-	2,646	2,262	-	14	-	-	339	12,071	12,317
5	Repairs and maintenance	90	-	1,211	1,136	2,347	-	68	477	-	6	-	-	120	3,018	3,108
6	Printing & stationery	73	-	739	691	1,430	-	45	369	-	4	-	-	89	1,937	2,010
7	Communication	86	-	1,064	995	2,059	-	56	444	-	5	-	-	108	2,672	2,758
8	Legal & professional charges	226	-	5,557	5,178	10,735	-	169	1,702	-	14	-	-	435	13,055	13,281
9	Auditors' fees, expenses etc															
	(a) as auditor	18	-	232	217	449	-	13	96	-	1	-	-	24	583	601
	(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	-	-	5	5	10	-	1	2	-	-	-	-	1	14	14
	(d) out of pocket expenses	-	-	1	1	2	-	-	1	-	-	-	-	-	3	3
10	Advertisement and publicity	593	-	18,658	17,278	35,936	-	308	3,090	-	35	-	-	699	40,068	40,661
11	Interest & Bank Charges	127	-	1,403	1,299	2,702	-	63	666	-	7	-	-	148	3,586	3,713
12	Others															
	Membership and Subscription Fees	15	-	460	429	889	-	11	81	-	1	-	-	168	1,150	1,165
	Information Technology Related Expenses	933	-	11,575	10,807	22,382	-	601	4,885	-	55	-	-	1,172	29,095	30,028
	Electricity Expenses	49	-	562	522	1,084	-	27	254	-	3	-	-	58	1,426	1,475
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	3	-	47	44	91	-	2	17	-	-	-	-	5	115	118
	Miscellaneous Expenses	639	-	1,499	1,398	2,897	-	62	634	-	176	-	-	142	3,911	4,550
13	Depreciation	1,199	-	14,768	13,777	28,545	-	752	6,336	-	70	-	-	1,492	37,195	38,394
	TOTAL	7,218	-	106,257	107,956	214,213	-	7,382	39,822	-	461	-	-	9,107	270,985	278,203

For the quarter ended December 31,2017																
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	641	-	40,515	25,373	65,888	-	1,729	10,656	-	-	-	-	2,594	80,867	81,508
2	Travel, conveyance and vehicle running expenses	100	-	2,550	1,656	4,206	-	104	595	-	-	-	-	84	4,989	5,089
3	Training expenses	9	-	178	113	291	-	8	45	-	-	-	-	7	351	359
4	Rents, rates & taxes	210	-	4,099	2,538	6,637	-	1,228	1,298	-	-	-	-	172	9,335	9,545
5	Repairs and maintenance	69	-	1,459	927	2,386	-	63	367	-	-	-	-	57	2,873	2,941
6	Printing & stationery	37	-	829	530	1,360	-	37	211	-	-	-	-	31	1,640	1,677
7	Communication	53	-	1,092	684	1,776	-	44	278	-	-	-	-	43	2,141	2,194
8	Legal & professional charges	162	-	3,893	2,428	6,321	-	136	1,076	-	-	-	-	56	7,590	7,752
9	Auditors' fees, expenses etc															
	(a) as auditor	15	-	342	222	565	-	15	86	-	-	-	-	13	678	693
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	0.03	-	1	1	2	-	0.05	0.25	-	-	-	-	0.03	2	2
10	Advertisement and publicity	56	-	5,540	3,427	8,967	-	82	398	-	-	-	-	4	9,451	9,507
11	Interest & Bank Charges	6	-	(18)	(38)	(56)	-	(5)	(2)	-	(5)	-	-	4	(58)	(52)
12	Others															
	Membership and Subscription Fees	11	-	177	104	281	-	9	56	-	-	-	-	9	355	366
	Information Technology Related Expenses	418	-	8,608	5,412	14,019	-	356	2,155	-	-	-	-	346	16,875	17,294
	Electricity Expenses	15	-	310	196	506	-	13	78	-	-	-	-	12	609	624
	Business Promotion	0.34	-	13	9	22	-	1	3	-	-	-	-	0.32	26	27
	Directors Sitting Fees	3	-	60	37	97	-	2	15	-	-	-	-	3	117	120
	Miscellaneous Expenses	562	-	263	167	429	-	13	60	-	-	-	-	7	509	1,070
13	Depreciation	493	-	10,415	6,595	17,010	-	440	2,673	-	-	-	-	409	20,533	21,026
	TOTAL	2,859	-	80,326	50,381	130,707	-	4,275	20,049	-	-	-	-	3,852	158,883	161,742

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 December 31,2018

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

Rs '000

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	9,658	-	130,913	129,193	260,106	-	5,683	70,091	-	108	-	-	13,493	349,481	359,139
2	Travel, conveyance and vehicle running expenses	586	-	7,135	6,572	13,707	-	247	3,127	-	34	-	-	651	17,766	18,352
3	Training expenses	60	-	3,280	3,021	6,301	-	25	313	-	3	-	-	67	6,709	6,769
4	Rents, rates & taxes	1,149	-	11,786	10,856	22,642	-	4,782	8,614	-	65	-	-	1,273	37,376	38,525
5	Repairs and maintenance	345	-	3,545	3,265	6,810	-	146	1,796	-	20	-	-	384	9,156	9,501
6	Printing & stationery	198	-	1,904	1,753	3,657	-	83	1,038	-	11	-	-	219	5,008	5,206
7	Communication	264	-	2,805	2,583	5,388	-	111	1,387	-	15	-	-	293	7,194	7,458
8	Legal & professional charges	869	-	12,350	11,375	23,725	-	366	5,511	-	50	-	-	1,324	30,976	31,845
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	58	-	597	550	1,147	-	25	302	-	3	-	-	65	1,542	1,600
	(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	-	15	14	29	-	1	8	-	-	-	-	2	40	41
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,099	-	29,387	27,067	56,454	-	463	5,712	-	63	-	-	1,272	63,964	65,063
11	Interest & Bank Charges	212	-	2,178	2,006	4,184	-	89	1,104	-	12	-	-	236	5,625	5,837
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	52	-	967	891	1,858	-	22	271	-	3	-	-	206	2,360	2,412
	Information Technology Related Expenses	2,741	-	28,180	25,956	54,136	-	1,155	14,253	-	157	-	-	3,045	72,746	75,487
	Electricity Expenses	107	-	1,093	1,007	2,100	-	45	554	-	6	-	-	118	2,823	2,930
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	15	-	157	144	301	-	6	79	-	1	-	-	17	404	419
	Miscellaneous Expenses	2,190	-	3,404	3,136	6,540	-	108	1,370	-	471	-	-	275	8,764	10,954
13	Depreciation	3,344	-	34,699	31,960	66,659	-	1,410	17,581	-	191	-	-	3,717	89,558	92,902
	TOTAL	22,948	-	274,395	261,349	535,744	-	14,767	133,111	-	1,213	-	-	26,657	711,492	734,440

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	3,605	-	122,315	83,918	206,233	-	6,718	32,319	-	-	-	-	3,211	248,481	252,086
2	Travel, conveyance and vehicle running expenses	173	-	5,684	3,900	9,584	-	265	1,303	-	-	-	-	154	11,306	11,479
3	Training expenses	17	-	501	344	844	-	26	124	-	-	-	-	15	1,008	1,025
4	Rents, rates & taxes	447	-	13,359	9,165	22,524	-	4,069	3,978	-	-	-	-	398	30,969	31,416
5	Repairs and maintenance	132	-	3,946	2,707	6,653	-	202	973	-	-	-	-	118	7,946	8,078
6	Printing & stationery	66	-	2,130	1,461	3,591	-	102	496	-	-	-	-	59	4,248	4,314
7	Communication	108	-	3,315	2,274	5,589	-	165	827	-	-	-	-	96	6,677	6,785
8	Legal & professional charges	343	-	12,074	8,284	20,358	-	503	3,600	-	-	-	-	292	24,754	25,097
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	26	-	765	525	1,290	-	39	189	-	-	-	-	23	1,541	1,567
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	0.03	-	1	1	2	-	0.05	0.25	-	-	-	-	0.03	2	2
10	Advertisement and publicity	62	-	18,141	12,446	30,586	-	136	822	-	-	-	-	55	31,600	31,661
11	Interest & Bank Charges	29	-	853	585	1,438	-	44	210	-	-	-	-	25	1,718	1,747
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	20	-	760	522	1,282	-	31	151	-	-	-	-	18	1,483	1,503
	Information Technology Related Expenses	843	-	25,271	17,338	42,609	-	1,292	6,218	-	-	-	-	751	50,870	51,713
	Electricity Expenses	29	-	859	589	1,448	-	44	212	-	-	-	-	26	1,729	1,758
	Business Promotion	0.03	-	1	1	2	-	0.05	0.25	-	-	-	-	0.03	2	2
	Directors Sitting Fees	7	-	215	147	362	-	11	53	-	-	-	-	6	433	440
	Miscellaneous Expenses	2,099	-	723	496	1,219	-	19	168	-	-	-	-	23	1,429	3,528
13	Depreciation	964	-	28,990	19,890	48,880	-	1,477	7,259	-	-	-	-	858	58,474	59,438
	TOTAL	8,968	-	239,902	164,592	404,494	-	15,142	58,906	-	-	-	-	6,128	484,670	493,639