

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

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

(Rs.'000)

S.No	Particulars	For the Quarter Oct to Dec 19	For the Period Ended 31.Dec.19	For the Quarter Oct to Dec 18	For the period Ended 31.Dec.18
1	Employees' remuneration & welfare benefits	20,16,149	60,04,146	17,65,504	52,78,923
2	Travel, conveyance and vehicle running expenses	81,134	2,02,658	51,448	1,79,277
3	Training expenses	16,755	54,158	10,606	36,690
4	Rents, rates & taxes	1,43,462	4,35,367	1,19,314	3,63,476
5	Repairs & Maintenance	48,088	1,47,730	56,216	1,43,438
6	Printing & stationery	41,280	1,08,655	48,157	1,43,239
7	Communication	57,278	1,49,946	42,046	1,31,762
8	Legal & professional charges	17,443	84,169	35,148	1,10,086
9	Auditors' fees, expenses etc				
	(a) as auditor	-	1,200	-	1,200
	(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	150	685	90	240
	(d) Out of pocket expenses	173	322	82	438
10	Advertisement and publicity	1,81,617	7,39,514	1,81,959	7,56,435
11	Interest & Bank Charges	31,848	86,499	26,142	65,682
12	Others (to be specified)				
	- Director's Sitting Fees	100	700	700	1,350
	- Software Expenses	66,186	2,52,455	54,275	1,77,643
	- Miscellaneous Expenses	32,266	93,998	29,306	92,731
	- In House Claim Processing Cost	(4,79,035)	(12,94,865)	(3,62,631)	(9,67,567)
	- Management Expenses allocated to Profit and Loss account	-	-	-	-
13	Depreciation	75,114	2,17,363	64,771	1,90,226
	TOTAL	23,30,007	72,84,700	21,23,132	67,05,269