

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 ended 31.Mar.20	For the period Ended 31.Mar.20	For the Quarter Jan to Mar 19	For the Year Ended 31.Mar.19
1	Employees' remuneration & welfare benefits	25,52,712	85,26,457	19,19,358	71,98,281
2	Travel, conveyance and vehicle running expenses	81,771	2,84,429	91,929	2,71,205
3	Training expenses	670	54,828	16,571	53,261
4	Rents, rates & taxes	1,24,484	5,59,851	1,47,854	5,11,330
5	Repairs & Maintenance	79,384	2,27,114	56,187	1,99,624
6	Printing & stationery	48,903	1,57,557	62,612	2,05,850
7	Communication	58,531	2,08,477	66,667	1,98,429
8	Legal & professional charges	1,30,860	2,15,379	61,079	1,71,165
9	Auditors' fees, expenses etc				
	(a) as auditor	5,500	6,700	3,000	4,200
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	2,000	2,000	2,000	2,000
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	2,100	2,785	415	655
	(d) Out of pocket expenses	337	659	381	818
10	Advertisement and publicity	5,58,887	12,98,401	5,79,395	13,35,830
11	Interest & Bank Charges	(58,535)	27,964	(41,921)	23,761
12	Others (to be specified)				
	- Director's Sitting Fees	150	850	200	1,550
	- Software Expenses	1,21,060	3,73,515	95,434	2,73,077
	- Miscellaneous Expenses	38,270	1,32,268	79,503	1,72,234
	- In House Claim Processing Cost	(7,47,188)	(20,42,053)	(6,34,664)	(16,02,231)
	- Managerial remuneration	2,843	33,245	15,000	15,000
	- Outsourcing Expenses	6,48,394	6,48,394	5,20,424	5,20,424
13	Depreciation	77,040	2,94,404	90,706	2,80,933
	TOTAL	37,28,174	1,10,13,224	31,32,129	98,37,398