

**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 Qtr Ended 30.Sep.2020	Upto the Qtr Ended 30.Sep.2020	For the Qtr Ended 30.Sep.2019	Upto the Qtr Ended 30.Sep.2019
1	Employees' remuneration & welfare benefits	2,987,799	5,088,711	2,020,250	3,652,522
2	Travel, conveyance and vehicle running expenses	29,538	43,868	80,387	121,524
3	Training expenses	5,909	7,366	15,684	26,171
4	Rents, rates & taxes	145,197	298,936	151,371	291,904
5	Repairs & Maintenance	48,460	92,326	56,559	99,642
6	Printing & stationery	25,513	41,521	42,379	67,375
7	Communication	47,625	72,435	64,373	92,669
8	Legal & professional charges	151,306	276,909	132,358	250,425
9	Auditors' fees, expenses etc				
	(a) as auditor	1,200	1,200	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	-	-	25	535
	(d) Out of pocket expenses	28	52	50	149
10	Advertisement and publicity	267,668	437,700	468,599	516,526
11	Interest & Bank Charges	5,354	9,081	5,447	10,178
12	Others (to be specified)				
	Director's Sitting Fees	1,800	3,600	200	600
	Software Expenses	131,558	242,332	123,428	186,269
	Miscellaneous Expenses	22,267	43,064	30,568	58,057
	In House Claim Processing Cost	(723,808)	(1,182,431)	(470,875)	(815,830)
	Managerial remuneration	21,212	46,825	10,180	20,284
	Outsourcing Expenses	91,380	214,541	111,015	187,550
13	Depreciation	71,274	298,008	76,133	142,249
	<b>TOTAL</b>	<b>3,331,279</b>	<b>6,036,045</b>	<b>2,919,336</b>	<b>4,909,998</b>