

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 June 30, 2021	Upto the Qtr Ended June 30, 2021	For the Qtr Ended June 30, 2020	Upto the Qtr Ended June 30, 2020
1	Employees' remuneration & welfare benefits	28,12,768	28,12,768	21,00,913	21,00,913
2	Travel, conveyance and vehicle running expenses	80,946	80,946	14,330	14,330
3	Training expenses	6,945	6,945	1,457	1,457
4	Rents, rates & taxes	1,99,817	1,99,817	1,53,739	1,53,739
5	Repairs & Maintenance	65,623	65,623	43,866	43,866
6	Printing & stationery	46,866	46,866	16,008	16,008
7	Communication	91,549	91,549	24,811	24,811
8	Legal & professional charges	84,671	84,671	59,105	59,105
9	Auditors' fees, expenses etc				
	(a) as auditor	-	-	-	-
	(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	225	225	-	-
	(d) Out of pocket expenses	11	11	25	25
10	Advertisement and publicity	2,53,075	2,53,075	1,70,032	1,70,032
11	Interest & Bank Charges	6,110	6,110	3,727	3,727
12	Others				
	Director's Sitting Fees	3,700	3,700	1,800	1,800
	Software Expenses	1,72,314	1,72,314	1,10,774	1,10,774
	Miscellaneous Expenses	32,918	32,918	20,796	20,796
	In House Claim Processing Cost	(6,50,435)	(6,50,435)	(4,58,623)	(4,58,623)
	Managerial remuneration	11,250	11,250	25,613	25,613
	Outsourcing Expenses	2,05,276	2,05,276	1,89,659	1,89,659
13	Depreciation	86,838	86,838	2,26,734	2,26,734
	TOTAL	35,10,468	35,10,468	27,04,766	27,04,766