

FORM NL-7-OPERATING EXPENSES SCHEDULE

HDFC ERGO General Insurance Company Limited
 Registration No. 125
 Date of Registration with the IRDA September 27,2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire		Marine Cargo		Marine Hull		Motor-OD		Motor-TP		Motor/Thefted Risk Pool		Workmen Compensation		Public Liability		Product Liability		Other Liabilities		
	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	
	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)
1 Employees' remuneration & welfare benefits	83,92	83,92	19,20	19,20	3,74	3,74	114,01	114,01	76,08	76,08	16,03	16,03	1,66	1,66	314	314	156	156	7,01	7,01	
2 Travel, conveyance and vehicle running expenses	3,92	3,92	90	90	5,42	5,42	3,87	3,87	3,07	3,07	4,34	4,34	19	19	30	30	1,54	1,54	30	30	
3 Training expenses	16,36	16,36	3,74	3,74	734	734	22,194	22,194	14,900	14,900	60,61	60,61	-	-	-	-	232	232	1,106	1,106	
4 Rents, rates & taxes	11,682	11,682	2,474	2,474	2,074	2,074	11,873	11,873	10,635	10,635	10,635	10,635	44	44	44	44	22	22	232	232	
5 Repairs	4,471	4,471	1,024	1,024	201	201	4,075	4,075	4,079	4,079	-	-	89	89	17	17	8	8	422	422	
6 Printing & stationery	3,483	3,483	703	703	157	157	4,733	4,733	3,178	3,178	-	-	69	69	13	13	6	6	329	329	
7 Communication	3,709	3,709	391	391	77	77	2,322	2,322	1,506	1,506	34	34	6	6	6	6	3	3	182	182	
8 Legal & professional charges	79,013	79,013	18,809	18,809	3,551	3,551	107,350	107,350	72,085	72,085	-	-	1,567	1,567	205	205	147	147	7,465	7,465	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (a) as auditor	174	174	40	40	8	8	237	237	159	159	-	-	3	3	1	1	0	0	16	16	
10 (b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (e) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (f) in any other capacity	79	79	18	18	4	4	107	107	72	72	-	-	2	2	0	0	0	0	7	7	
10 (g) Auditors & Bank Charges	2,534	2,534	580	580	114	114	3,443	3,443	2,312	2,312	-	-	50	50	5	5	5	5	239	239	
12 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 (a) Electricity expenses	2,420	2,420	554	554	109	109	3,288	3,288	2,208	2,208	-	-	48	48	9	9	5	5	229	229	
12 (b) Office Expenses	1,083	1,083	248	248	49	49	1,472	1,472	988	988	-	-	21	21	4	4	2	2	102	102	
12 (c) Miscellaneous expenses	4,037	4,037	920	920	181	181	5,458	5,458	3,665	3,665	-	-	80	80	15	15	4	4	380	380	
12 (d) Service Charges	30,896	30,896	704	704	7	7	63,448	63,448	44,888	44,888	-	-	335	335	121	121	121	121	3,508	3,508	
12 (e) Information Technology Expenses	11,078	11,078	2,536	2,536	498	498	15,048	15,048	10,805	10,805	-	-	230	230	34	34	41	41	1,146	1,146	
12 (f) Postage & courier	4,460	4,460	1,021	1,021	200	200	6,059	6,059	4,460	4,460	-	-	88	88	17	17	8	8	421	421	
12 (g) Loss on sale of assets (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 (h) Depreciation	7,262	7,262	1,782	1,782	350	350	10,778	10,778	7,401	7,401	-	-	154	154	29	29	14	14	736	736	
TOTAL	319,133	319,133	66,691	66,691	13,954	13,954	453,469	453,469	262,964	262,964	6,051	6,051	1,199	1,199	665	665	30,741	30,741	665	30,741	

Particulars	Fire		Marine Cargo		Marine Hull		Motor-OD		Motor-TP		Motor/Thefted Risk Pool		Workmen Compensation		Public Liability		Product Liability		Other Liabilities		
	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	Quarter ended Jun 30, 2017	Period ended Jun 30, 2017	
	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)	(₹ 000)
1 Employees' remuneration & welfare benefits	16,678	16,678	4,672	4,672	61,154	61,154	87,136	87,136	278	278	13,111	13,111	227,242	227,242	8,175	8,175	720,377	720,377	8,175	8,175	
2 Travel, conveyance and vehicle running expenses	300	300	219	219	2,803	2,803	4,079	4,079	31	31	645	645	16,039	16,039	303	303	33,719	33,719	303	303	
3 Training expenses	2,077	2,077	909	909	11,895	11,895	16,939	16,939	54	54	2,354	2,354	48,262	48,262	140,907	140,907	38,344	38,344	2,861	2,861	
4 Rents, rates & taxes	1,485	1,485	600	600	8,507	8,507	12,121	12,121	19	19	1,827	1,827	31,610	31,610	1,137	1,137	100,188	100,188	1,137	1,137	
5 Repairs	568	568	248	248	3,786	3,786	6,089	6,089	15	15	609	609	12,098	12,098	435	435	34	34	435	435	
6 Printing & stationery	443	443	194	194	2,537	2,537	3,614	3,614	12	12	545	545	9,425	9,425	339	339	29,874	29,874	339	339	
7 Communication	217	217	89	89	1,245	1,245	1,774	1,774	6	6	267	267	4,028	4,028	166	166	14,661	14,661	166	166	
8 Legal & professional charges	10,047	10,047	4,396	4,396	57,536	57,536	81,981	81,981	261	261	12,354	12,354	7,992	7,992	213,798	213,798	3,662	3,662	677,626	677,626	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (a) as auditor	22	22	10	10	127	127	181	181	1	1	27	27	472	472	17	17	1,495	1,495	17	17	
10 (b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (e) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 (f) in any other capacity	10	10	4	4	58	58	82	82	0	0	12	12	214	214	8	8	678	678	8	8	
10 (g) Auditors & Bank Charges	6,357	6,357	2,781	2,781	36,406	36,406	51,873	51,873	165	165	7,817	7,817	135,280	135,280	4,867	4,867	428,766	428,766	4,867	4,867	
12 Others (to be specified)	322	322	141	141	1,846	1,846	2,630	2,630	8	8	386	386	45,728	45,728	247	247	69,599	69,599	247	247	
12 (a) Electricity expenses	288	288	118	118	1,762	1,762	2,511	2,511	8	8	378	378	6,589	6,589	286	286	238	238	20,746	20,746	
12 (b) Office Expenses	138	138	40	40	789	789	1,124	1,124	13	13	4	4	169	169	2,931	2,931	9,289	9,289	1,529	1,529	
12 (c) Miscellaneous expenses	511	511	223	223	2,925	2,925	4,168	4,168	15	15	628	628	8,528	8,528	391	391	34,454	34,454	3,454	3,454	
12 (d) Service Charges	2,609	2,609	3,033	3,033	4,669	4,669	6,499	6,499	22	22	7,139	7,139	10,871	10,871	10,871	10,871	116,933	116,933	10,871	10,871	
12 (e) Technical Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 (f) Information Technology Expenses	1,428	1,428	416	416	8,065	8,065	11,802	11,802	37	37	1,732	1,732	29,079	29,079	1,078	1,078	94,990	94,990	1,078	1,078	
12 (g) Postage & courier	567	567	248	248	3,248	3,248	4,627	4,627	15	15	697	697	12,068	12,068	434	434	38,248	38,248	434	434	
12 (h) Loss on sale of assets (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 (i) Depreciation	990	990	433	433	5,669	5,669	8,073	8,073	26	26	1,217	1,217	21,087	21,087	758	758	66,779	66,779	758	758	
TOTAL	39,259	39,259	16,833	16,833	212,923	212,923	305,534	305,534	975	975	52,225	52,225	818,791 </								