

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2019

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2019	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2019	FOR THE QUARTER ENDED ON 31st DECEMBER, 2018	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2018
1	Employees' remuneration & welfare benefits	50227994	162002634	49586183	147343247
2	Travel, conveyance and vehicle running expenses	760232	2319500	748615	2218928
3	Training expenses	138067	239923	85452	190083
4	Rents, rates & taxes	1388606	3957598	1272955	3686468
5	Repairs	535887	948656	240927	649562
6	Printing & stationery	343343	1603013	336752	1561162
7	Communication expenses	591664	1654775	588030	1932646
8	Legal & professional charges	50552	106057	41229	124872
9	Medical fees	146635	387843	114113	368001
10	Auditors' fees, expenses etc				
	a) as auditor	36123	84250	20631	59647
	b) as adviser or in any other capacity, in	0	0		
	(i) Taxation matters	0	0	31	113
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	1162924	2267835	1068491	2375259
12	Interest & Bank Charges	53144	223111	42231	215738
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	7109653	19458996	7405613	19302173
	(b) Expenses on Investment Property	641760	960514	148163	1017096
	(c) Policy Stamps	596482	2018071	366881	2059872
	(d) Receipt Stamps	15509	109263	10148	99896
	(e) Electricity charges	618439	1935140	614368	1910794
	(f) Cash in transit and other insurance premia	3833	19792	3013	22268
	(g) Miscellaneous expenses	1577093	4166971	1113305	3070493
	(h) Head Office expenses	0	0	0	0
14	Depreciation	936619	2696217	778766	2362007
15	GST on Premium Etc.	7401726	21890138	7085153	21137117
	TOTAL	74336285	229050297	71671050	211707442

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.12.2019

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2019	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2019	FOR THE QUARTER ENDED ON 31st DECEMBER, 2018	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2018
1	Insurance Claims				
	(a) Claims by Death	41699290	126405547	39420418	123585363
	(b) Claims by Maturity	368646881	948196566	372302811	929652258
	(c) Annuities/Pension payment	36513989	96398298	29869538	80012030
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	172726382	477648686	156494677	485626876
	(ii) Bonuses in cash	51	51	0	0
	(iii) Hospitalization Benefits	32779	81701	27633	56533
	(iv) Major Surgical Benefits	57300	148914	44422	103962
	(v) Domiciliary Treatment Benefits	31459	90142	30387	86818
	(vi) Day care benefits	6624	18223	7828	14366
	(vii) Lump sum Benefit / Income Benefit (by ins	23528	42710	250	250
	(viii) Other claims cost	6728956	10966392	5305141	5514708
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(795737)	(1075462)	(417056)	(654866)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	(86136)	(186351)	(28427)	(78027)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	0	0	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	(4831)	(4831)	0	0
	TOTAL	625580535	1658730586	603057622	1623920271