

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.10

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2010	UP TO THE QUARTER OF THE PRECEDING YEAR 31st MARCH, 2009
		(Rs.'000).	(Rs.'000).
1	Employees' remuneration & welfare benefits	80524572	57737112
2	Travel, conveyance and vehicle running expenses	1753392	1665178
3	Training expenses	158697	194541
4	Rents, rates & taxes	2233472	1890109
5	Repairs	991834	652148
6	Printing & stationery	1190151	1145304
7	Communication expenses	2500874	2275185
8	Legal & professional charges	40503	57106
9	Medical fees	522144	426816
10	Auditors' fees, expenses etc		
	a) as auditor	30657	26017
	b) as adviser or in any other capacity, in respect		4922
	(i) Taxation matters	4204	0
	(ii) Insurance matters	330	800
	(iii) Management services; and	0	0
	c) in any other capacity	13	0
11	Advertisement and publicity	3049626	2438996
12	Interest & Bank Charges	1087983	1080888
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	18721234	13020308
	(b) Expenses on Investment Property	592786	661014
	(c) Policy Stamps	1071018	880589
	(d) Receipt Stamps	70416	63581
	(e) Electricity charges	1668695	1483315
	(f) Cash in transit and other insurance premia	168518	39420
	(g) Miscellaneous expenses	4099817	3000309
	(h) Head Office expenses	(4111)	4241
14	Depreciation	1981417	1894975
	TOTAL	122458242	90642874

Note : Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.03.10

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2010	UP TO THE QUARTER OF THE PRECEDING YEAR 31st MARCH, 2009
		(Rs.'000).	(Rs.'000).
1	Insurance Claims		
	(a) Claims by Death	69311882	58682762
	(b) Claims by Maturity	460506178	340889157
	(c) Annuities/Pension payment	37705350	28122798
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others		
	(i) Surrenders	223949025	97222667
	(ii) Bonuses in cash	13563	14594
	(iii) Hospitalization Benefits	17932	2888
	(iv) Major Surgical Benefits	22424	1960
	(v) Other claims cost	88873	84288
2	(Amount ceded in reinsurance):		
	(a) Claims by Death	308018	240191
	(b) Claims by Maturity	0	0
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	4364	3535
3	Amount accepted in reinsurance:		
	(a) Claims by Death	3739	3999
	(b) Claims by Maturity	0	0
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	0	0
	TOTAL	791306584	524781387

Notes:

- (a) Claims include specific claims settlement costs, wherever applicable.
(b) Legal and other fees and expenses shall also form part of the claims cost, wherever applicable