

**FORM L-6-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.08**

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2008	UP TO THE QUARTER OF THE PRECEEDING YEAR 31st MARCH, 2007
		(Rs.'000).	(Rs.'000).
1	Employees' remuneration & welfare benefits	50479279	40736125
2	Travel, conveyance and vehicle running expenses	1436680	1371057
3	Training expenses	117272	130862
4	Rents, rates & taxes	1509180	1303709
5	Repairs	496658	341580
6	Printing & stationery	1079440	895740
7	Communication expenses	2086966	2306349
8	Legal & professional charges	51609	47603
9	Medical fees	449642	574946
10	Auditors' fees, expenses etc		
	a) as auditor	24373	20447
	b) as adviser or in any other capacity, in respect of	5358	1977
	(i) Taxation matters	0	0
	(ii) Insurance matters	4492	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	2025365	2145593
12	Interest & Bank Charges	946272	1010968
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	16227229	14527961
	(b) Expenses on investment property	501617	545685
	(c) Policy Stamps	783602	741944
	(d) Receipt Stamps	59016	50804
	(e) Electricity charges	1207923	1063932
	(f) Cash in transit and other insurance premia	41311	41115
	(g) Miscellaneous expenses	1770160	1337453
	(h) Head Office expenses	0	0
14	Depreciation	1789762	1662561
	<b>TOTAL</b>	<b>83093206</b>	<b>70858411</b>

**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] : 31.03.08**

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2008	UP TO THE QUARTER OF THE PRECEEDING YEAR 31st MARCH, 2007
		(Rs.'000).	(Rs.'000).
1	Insurance Claims (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iii) Other claims cost	51504228 309961873 23932541 0 0 180174484 15475 89235	43024195 308414387 21896383 0 0 159549461 15258 84375
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	138004 647 0 0 0 34034	24921 0 0 0 0 96216
3	Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(1890) 0 0 0 0 0	1633 0 0 0 0 0
	<b>TOTAL</b>	<b>565503261</b>	<b>532864555</b>

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



