

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2019

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2019	UP TO THE QUARTER ENDED ON 31st MARCH, 2019	FOR THE QUARTER ENDED ON 31st MARCH 2018	UP TO THE QUARTER ENDED ON 31st MARCH, 2018
1	Employees' remuneration & welfare benefits	51375597	198718844	69779723	210819765
2	Travel, conveyance and vehicle running expenses	715483	2934411	738552	2916168
3	Training expenses	97033	287116	107412	282823
4	Rents, rates & taxes	1427811	5114279	1292684	4720611
5	Repairs	498518	1148080	304066	942624
6	Printing & stationery	(293549)	1267613	(223765)	1293618
7	Communication expenses	792848	2725494	662442	2696959
8	Legal & professional charges	16286	141158	32515	128407
9	Medical fees	280096	648097	261476	582766
10	Auditors' fees, expenses etc				
	a) as auditor	(11197)	48450	(14051)	44967
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	148	261	184	248
	(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	1647435	4022694	2924307	5055198
12	Interest & Bank Charges	176586	392324	177001	460201
13	Others				
(a)	Allowances and commission (other than commission to insurance agents)	9870814	29172987	13935962	27473893
(b)	Expenses on Investment Property	235881	1252977	341939	1305993
(c)	Policy Stamps	563063	2622935	412872	2108950
(d)	Receipt Stamps	8887	108783	11993	106427
(e)	Electricity charges	604325	2515119	658113	2528504
(f)	Cash in transit and other insurance premia	10521	32789	15565	40332
(g)	Miscellaneous expenses	1344606	4415099	1297499	4320461
(h)	Head Office expenses	0	0	0	0
14	Depreciation	972934	3334941	818620	3018357
15	Service Tax /GST on Premium Etc.	9778600	30915717	10644988	30576682
	TOTAL	80112726	291820168	104180097	301423954

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.03.2019

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2019	UP TO THE QUARTER ENDED ON 31st MARCH, 2019	FOR THE QUARTER ENDED ON 31st MARCH 2018	UP TO THE QUARTER ENDED ON 31st MARCH, 2018
1	Insurance Claims				
	(a) Claims by Death	47165223	170750586	39443576	143342124
	(b) Claims by Maturity	584808223	1514460481	522992029	1212793893
	(c) Annuities/Pension payment	29130987	109143017	22921757	87644529
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	0	0
	(i) Surrenders	206745793	692372669	166563711	516779091
	(ii) Bonuses in cash	0	0	0	0
	(iii) Hospitalization Benefits	44197	100730	30477	99531
	(iv) Major Surgical Benefits	76372	180334	52694	169761
	(v) Domiciliary Treatment benefits	32711	119529	32579	120282
	(vi) Day Care Benefits	8830	23196	6429	21200
	(vii) Lump sum Benefit / Income Benefit (by installment)	6168	6418		
	(vii) Other claim costs	1945387	7460095	5457799	6210020
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(962145)	(1617011)	(835027)	(1394841)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	(73400)	(151427)	(34803)	(135194)
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) Other benefits	0	0	0	0
	TOTAL	868928346	2492848617	756631221	1965650396