

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.09

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2009	UP TO THE QUARTER OF THE PRECEEDING YEAR 31st MARCH, 2008
		(Rs.'000).	(Rs.'000).
1	Employees' remuneration & welfare benefits	57737112	50479279
2	Travel, conveyance and vehicle running expenses	1665178	1436680
3	Training expenses	194541	117272
4	Rents, rates & taxes	1890109	1509180
5	Repairs	652148	496658
6	Printing & stationery	1145304	1079440
7	Communication expenses	2275185	2086966
8	Legal & professional charges	57106	51609
9	Medical fees	426816	449642
10	Auditors' fees, expenses etc		
	a) as auditor	26017	24373
	b) as adviser or in any other capacity, in respect	4922	5358
	(i) Taxation matters	0	0
	(ii) Insurance matters	800	4492
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	2438996	2025365
12	Interest & Bank Charges	1080888	946272
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	13020308	16227229
	(b) Expenses on investment property	661014	501617
	(c) Policy Stamps	880589	783602
	(d) Receipt Stamps	63581	59016
	(e) Electricity charges	1483315	1207923
	(f) Cash in transit and other insurance premia	39420	41311
	(g) Miscellaneous expenses	3000309	1770160
	(h) Head Office expenses	4241	0
14	Depreciation	1894975	1789762
	TOTAL	90642874	83093206

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] : 31.03.09

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2009	UP TO THE QUARTER OF THE PRECEEDING YEAR 31st MARCH, 2008
		(Rs.'000).	(Rs.'000).
1	Insurance Claims		
	(a) Claims by Death	58682762	51504228
	(b) Claims by Maturity	340889157	309961873
	(c) Annuities/Pension payment	28122798	23932541
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others		
	(i) Surrenders	97222667	180174484
	(ii) Bonuses in cash	14594	15475
	(iii) Hospitalization Benefits	2888	0
	(iv) Major Surgical Benefits	1960	0
	(v) Other claims cost	84288	89235
2	(Amount ceded in reinsurance):		
	(a) Claims by Death	240191	138004
	(b) Claims by Maturity	0	647
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	3535	34034
3	Amount accepted in reinsurance:		
	(a) Claims by Death	3999	(1890)
	(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	524781387	565503261

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