

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.06

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2006	UP TO THE QUARTER OF THE PRECEEDING YEAR 31st MARCH, 2005
		(Rs.'000).	(Rs.'000).
1	Employees' remuneration & welfare benefits	35989629	34524013
2	Travel, conveyance and vehicle running expenses	1234088	929729
3	Training expenses	91171	82842
4	Rents, rates & taxes	1331166	1137991
5	Repairs	368493	381704
6	Printing & stationery	748915	685334
7	Communication expenses	2170870	2136386
8	Legal & professional charges	53453	57934
9	Medical fees	631310	586061
10	Auditors' fees, expenses etc		
	a) as auditor	19850	14041
	b) as adviser or in any other capacity, in respect of	1588	511
	(i) Taxation matters	0	0
	(ii) Insurance matters	0	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	1356123	944488
12	Interest & Bank Charges	809845	744754
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	9984278	13208308
	(b) Expenses on investment property	524362	419261
	(c) Policy Stamps	597459	419987
	(d) Receipt Stamps	36302	87330
	(e) Electricity charges	897448	817280
	(f) Cash in transit and other insurance premia	43298	44000
	(g) Miscellaneous expenses	1820763	1103011
	(h) Head Office expenses	0	0
14	Depreciation	1705195	1546876
	TOTAL	60415606	59871841

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] : 31.03.06

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2006	UP TO THE QUARTER OF THE PRECEEDING YEAR 31st MARCH, 2005
		(Rs.'000).	(Rs.'000).
1	Insurance Claims		
	(a) Claims by Death	37130173	32430866
	(b) Claims by Maturity	245283288	202255916
	(c) Annuities/Pension payment	19704231	16514772
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others		
	(i) Surrenders	37351628	33335919
	(ii) Bonuses in cash	15459	26226
	(iii) Other claims cost	83178	92
2	(Amount ceded in reinsurance):		
	(a) Claims by Death	193605	15801
	(b) Claims by Maturity	0	0
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	107922	136804
3	Amount accepted in reinsurance:		
	(a) Claims by Death	4676	-6676
	(b) Claims by Maturity	0	0
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	0	11
	TOTAL	339271106	284404521

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