

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.07

	Particulars	UP TO THE QUARTER ENDED ON 31st MARCH, 2007	UP TO THE QUARTER OF THE PRECEEDING YEAR 31st MARCH, 2006
		(Rs.'000).	(Rs.'000).
1	Employees' remuneration & welfare benefits	40736125	35989629
2	Travel, conveyance and vehicle running expenses	1371057	1234088
3	Training expenses	130862	91171
4	Rents, rates & taxes	1303709	1331166
5	Repairs	341580	368493
6	Printing & stationery	895740	748915
7	Communication expenses	2306349	2170870
8	Legal & professional charges	47603	53453
9	Medical fees	574946	631310
10	Auditors' fees, expenses etc		
	a) as auditor	20447	19850
	b) as adviser or in any other capacity, in respect of	1977	1588
	(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	2145593	1356123
12	Interest & Bank Charges	1010968	809845
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	14527961	9984278
	(b) Expenses on investment property	545685	524362
	(c) Policy Stamps	741944	597459
	(d) Receipt Stamps	50804	36302
	(e) Electricity charges	1063932	897448
	(f) Cash in transit and other insurance premia	41115	43298
	(g) Miscellaneous expenses	1337453	1820763
	(h) Head Office expenses	0	0
14	Depreciation	1662561	1705195
	TOTAL	70858411	60415606

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] : 31.03.07

	Particulars	UP TO THE QUARTER ENDED ON 31st March,2007	up to the Quarter of the preceeding year 31st March,2006
		(Rs.'000).	(Rs.'000).
1	Insurance Claims		
	(a) Claims by Death	43024195	37130173
	(b) Claims by Maturity	308414387	245283288
	(c) Annuities/Pension payment	21896383	19704231
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others		
	(i) Surrenders	159549461	37351628
	(ii) Bonuses in cash	15258	15459
	(iii) Other claims cost	84375	83178
2	(Amount ceded in reinsurance):		
	(a) Claims by Death	24921	193605
	(b) Claims by Maturity	0	0
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	96216	107922
3	Amount accepted in reinsurance:		
	(a) Claims by Death	1633	4676
	(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	532864555	339271106

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