

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.10

(Rs'000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2010	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2010	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2009	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2009
1	Employees' remuneration & welfare benefits	29854044	39787018	9790891	18023604
2	Travel, conveyance and vehicle running expenses	474468	865675	435751	795039
3	Training expenses	64024	95463	49496	61216
4	Rents, rates & taxes	447002	940288	440985	870738
5	Repairs	281	222589	77631	180131
6	Printing & stationery	355909	912926	353882	848476
7	Communication expenses	482361	1125835	412661	928977
8	Legal & professional charges	28833	45121	3159	17950
9	Medical fees	25581	202875	33208	169251
10	Auditors' fees, expenses etc			12	12
	a) as auditor	(12632)	5802	(11343)	3885
	b) as adviser or in any other capacity, in respect	0	2	22	22
	(i) Taxation matters	(62)	0	(18)	0
	(ii) Insurance matters	3	3	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	(200825)	600635	(178471)	659801
12	Interest & Bank Charges	113972	199358	130093	224584
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	3345827	8522677	1730629	5324732
	(b) Expenses on Investment Property	(184152)	(102909)	(200556)	(119489)
	(c) Policy Stamps	278720	786807	129422	600889
	(d) Receipt Stamps	14847	42306	19123	40245
	(e) Electricity charges	426029	857276	365282	732554
	(f) Cash in transit and other insurance premia	7595	46747	10711	24015
	(g) Miscellaneous expenses	600643	1554279	540523	1094228
	(h) Head Office expenses	0	0	0	0
14	Depreciation	1194637	1194654	(2398)	(2948)
	TOTAL	37317105	57905427	14130695	30477912

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.09.10

(Rs'000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2010	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2010	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2009	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2009
1	Insurance Claims				
	(a) Claims by Death	20462687	38212459	18720857	33401751
	(b) Claims by Maturity	93554424	169794566	77170359	138563354
	(c) Annuities/Pension payment	9151201	21037136	10001086	17518072
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	170666218	270871012	43803058	63870491
	(ii) Bonuses in cash	2687	6081	2788	7472
	(iii) Hospitalization Benefits	5720	9363	4827	7799
	(iv) Major Surgical Benefits	11411	25468	6938	9762
	(v) Other claims cost	(3983424)	2331887	1013576	1916995
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(44522)	(131372)	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	(3181)	(3181)	0	0
3	Amount accepted in reinsurance:				
	(a) Claims by Death	5538	5538	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	0	0
	TOTAL	289828759	502158957	150723489	255295696