

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

	Particulars	FOR THE QUARTER ENDED ON 30th June 2010
		(Rs.'000).
1	Employees' remuneration & welfare benefits	33,368
2	Travel, conveyance and vehicle running expenses	878
3	Training expenses	214
4	Rents, rates & taxes	294
5	Repairs	47
6	Printing & stationery	1,112
7	Communication expenses	434
8	Legal & professional charges	363
9	Medical fees	112
10	Auditors' fees, expenses etc	
	a) as auditor	
	b) as adviser or in any other capacity, in respect of	
	(i) Taxation matters	
	(ii) Insurance matters	
	(iii) Management services; and	
	c) in any other capacity	
11	Advertisement and publicity	52
12	Interest & Bank Charges	71
13	Others (to be specified)	
	a) Information Technology Expenses	9,911
	e) Business Development Expenses	483
	f) Meeting & Conference	459
	g) Staff Welfare	150
	h) Membership & Subscription	800
	i) Electricity Expenses	57
	j) Postage & Courier	210
	k) Office Expenses	17
	l) Newspaper Expenses	2
	m) Books & Periodicals	4
	n) Miscellaneous Expenses	253
14	Depreciation	5,675
	TOTAL	54,966

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]

	Particulars	FOR THE QUARTER ENDED ON 30th June 2010
		(Rs.'000).
		(Rs.'000).
1.	Insurance Claims	
	(a) Claims by Death,	13,684
	(b) Claims by Maturity,	-
	(c) Annuities/Pension payment,	-
	(d) Periodical Benefit	-
	(e) Health	
	(f) any other (please specify)	
	Surrender	42,984
	Survival	4,297
	Others	1,985
2.	(Amount ceded in reinsurance):	
	(a) Claims by Death,	
	(b) Claims by Maturity,	
	(c) Annuities/Pension payment,	
	(d) Periodical Benefit	
	(e) Health	
	(f) any other (please specify)	
3.	Amount accepted in reinsurance:	
	(a) Claims by Death,	
	(b) Claims by Maturity,	
	(c) Annuities/Pension payment,	
	(d) Periodical Benefit	
	(e) Health	
	(f) any other (please specify)	
	TOTAL	62,950

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.