



FORM NL-7-COMMISSION SCHEDULE
UNITED INDIA INSURANCE COMPANY LIMITED
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Rs in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2019		31.12.2018		31.12.2019		31.12.2018		31.12.2019		31.12.2018		31.12.2019		31.12.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	864992	1858175	405016	1254382	84025	178775	62599	166939	73906	139047	49720	109212	157931	317822	112319	276151
2 Travel, conveyance and vehicle running expenses	11636	40070	8969	33019	1142	3855	1440	4394	1133	2998	1190	2875	2275	6853	2630	7269
3 Training expenses	652	3711	-58	1527	65	357	8	203	77	278	22	133	142	635	30	336
4 Rents, rates & taxes	23583	68807	14044	52872	2306	6620	2266	7036	2183	5149	1884	4604	4489	11769	4150	11540
5 Repairs	4800	20430	3726	13073	475	1966	592	1740	504	1529	483	1138	979	3495	1075	2878
6 Printing & stationery	4778	14896	2558	10285	468	1433	420	1369	451	1115	354	895	919	2548	774	2264
7 Communication	5631	22617	4548	17426	555	2176	737	2319	579	1693	615	1517	1134	3869	1352	3836
8 Legal & professional charges	3893	11674	-3681	7951	381	1123	-371	1058	364	874	-121	693	745	1997	-492	1751
9 Auditors' fees, expenses etc																
(a) as auditor	-21	445	10	357	-1	43	5	48	2	33	7	31	1	76	12	79
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	-19	165	5	187	-2	16	3	25	0	12	3	16	-2	28	6	41
10 Advertisement and publicity	2940	12125	3813	20754	291	1167	681	2762	305	907	620	1807	596	2074	1301	4569
11 Interest & Bank Charges	5236	18782	3188	11149	515	1807	506	1484	517	1405	413	971	1032	3212	919	2455
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	10489	40760	6371	28753	1024	3922	1077	3827	1065	3050	935	2503	2099	6972	2012	6330
14 Outsourcing Expenses	-556	592	0	0	-62	57	0	0	-38	44	0	0	-100	101	0	0
15 Umex Exp.	46186	121145	31004	92700	4503	11655	4758	12337	4149	9065	3750	8071	8652	20720	8508	20408
16 Others (to be specified)	43510	258446	17321	50654	3377	16757	3931	11155	49296	58490	3173	7291	52673	75247	7104	18446
TOTAL	1027630	2492840	496834	1595088	99072	231729	78652	216696	134493	225689	63048	141757	233565	457418	141700	358453

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.

Particulars	MOTOR OD				MOTOR TP				MOTOR TOTAL			
	31.12.2019		31.12.2018		31.12.2019		31.12.2018		31.12.2019		31.12.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	903845	1749827	697322	1817606	2708718	5258509	1929418	4811586	3612563	7008336	2626740	6629192
2 Travel, conveyance and vehicle running expenses	13514	37734	16124	47845	40398	113396	45046	126656	53912	151130	61170	174501
3 Training expenses	888	3494	121	2212	2647	10501	476	5856	3535	13995	597	8068
4 Rents, rates & taxes	26273	64795	25399	78612	78616	194720	71052	202808	104889	259515	96451	279420
5 Repairs	5925	19238	6614	18941	17688	57814	18427	50140	23613	77052	25041	69881
6 Printing & stationery	5410	14098	4713	14904	16180	42156	13233	39452	21590	56184	17946	54356
7 Communication	6829	21298	8264	25250	20396	64005	23143	66843	27225	85303	31407	92093
8 Legal & professional charges	4366	10994	-3820	11522	13063	33038	-8970	30500	17429	44032	-12790	42022
9 Auditors' fees, expenses etc												
(a) as auditor	22	419	59	517	65	1260	191	1369	87	1679	250	1886
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	-2	155	30	270	-7	466	99	716	-9	621	129	986
10 Advertisement and publicity	3595	11418	7729	30073	10733	34313	22125	79610	14328	45731	29854	109683
11 Interest & Bank Charges	6148	17686	5654	16154	18375	53151	15750	42764	24523	70837	21404	58918
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	12600	38384	12142	41664	37635	115349	34341	110292	50235	153733	46483	151956
14 Outsourcing Expenses	-595	557	0	0	-1529	1674	0	0	-2095	2281	0	0
15 Umex Exp.	50232	114081	52947	134322	150393	342833	146226	355580	200626	456914	199173	489902
16 Others (to be specified)	52085	191625	43800	121351	132719	492616	121726	321241	184804	684241	165526	442592
TOTAL	1091224	2295733	877098	2359243	3246090	6815801	2432283	6245413	4337314	9111534	3309381	8604656



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UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Workmen compensation				Personal Accident				Aviation				Engineering			
	31.12.2019		31.12.2018		31.12.2019		31.12.2018		31.12.2019		31.12.2018		31.12.2019		31.12.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	33203	70426	27294	74888	262389	525490	128422	341679	60647	130018	28334	53046	211860	435199	158857	393165
2 Travel, conveyance and vehicle running expenses	453	1519	623	1971	3800	11332	2956	8994	818	2804	696	1396	2991	9385	3714	10349
3 Training expenses	26	141	2	91	239	1049	18	416	46	260	19	65	181	869	42	479
4 Rents, rates & taxes	913	2608	981	3157	7479	19459	4653	14402	1655	4814	1106	2236	5945	16115	5861	16572
5 Repairs	188	774	256	780	1637	5777	1213	3560	337	1489	281	553	1270	4785	1519	4097
6 Printing & stationery	186	565	181	614	1533	4213	861	2891	335	1042	210	435	1214	3489	1092	3224
7 Communication	220	857	318	1040	1896	6396	1514	4747	397	1583	362	737	1477	5297	1909	5462
8 Legal & professional charges	150	442	-177	475	1241	3302	-754	2166	274	817	-2	336	984	2734	-717	2492
9 Auditors' fees, expenses etc																
(a) as auditor	0	17	2	21	3	126	10	97	-2	31	5	15	-1	104	16	112
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	-1	6	1	11	-2	47	5	51	-1	12	3	8	-2	39	9	59
10 Advertisement and publicity	116	460	290	1239	996	3429	1400	5653	206	848	385	878	775	2840	1832	6505
11 Interest & Bank Charges	204	712	220	666	1723	5311	1038	3037	368	1314	239	471	1353	4399	1298	3494
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	410	1545	463	1717	3508	11527	2212	7832	738	2852	565	1216	2739	9546	2838	9012
14 Outsourcing Expenses	-25	22	0	0	-163	-167	0	0	-46	41	0	0	-142	139	0	0
15 Unexp. Exp.	1783	4592	2077	5534	14403	34260	9760	25260	3241	8477	2125	3920	11517	28373	12035	29055
16 Others (to be specified)	1344	6598	1705	5900	12092	49228	8050	22812	-37125	22815	1831	3542	8440	34518	6802	18440
TOTAL	39170	91284	34236	97204	312774	681113	161358	443497	31888	179157	36159	68854	250601	557831	197107	502526



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UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.12.2019		31.12.2018		31.12.2019		31.12.2018		31.12.2019		31.12.2018		31.12.2019		31.12.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	1434209	2513683	818066	1622584	57442	146270	24449	138856	2903006	5052647	2119626	4817826	8575319	15882069	5931788	14071236
2 Travel, conveyance and vehicle running expenses	23302	54206	19931	42711	611	3154	415	3655	47413	108956	50420	126821	133300	342486	139925	370398
3 Training expenses	1695	5020	472	1975	18	292	-46	169	3468	10090	829	5862	9208	31716	1933	17125
4 Rents, rates & taxes	43926	93080	31614	68392	1371	5416	623	5853	89214	187097	79725	203071	255392	588104	221014	593103
5 Repairs	10649	27696	8056	16908	210	1608	189	1447	21222	55551	20516	50205	59626	174612	57074	146631
6 Printing & stationery	9154	20152	9085	13304	268	1173	98	1139	18507	40596	14957	39903	52887	127324	41330	115376
7 Communication	12133	30596	10343	22541	261	1780	194	1929	24734	61499	26019	66929	68343	193311	72066	195478
8 Legal & professional charges	7336	15793	-732	10285	223	919	-687	880	14904	31744	-6410	30540	42541	99783	-22269	89196
9 Auditors' fees, expenses etc																
(a) as auditor	95	601	133	462	-7	35	-7	40	202	1210	268	1371	377	3803	677	4004
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	23	223	69	241	-3	13	-3	21	50	448	140	717	55	1409	353	2094
10 Advertisement and publicity	6418	16401	10801	26847	133	954	15	2297	13091	32970	25898	79714	36063	103633	70475	232816
11 Interest & Bank Charges	10684	25407	6880	14421	266	1478	162	1234	21751	51070	17529	42819	60872	160528	48770	125060
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	22238	55139	15992	37193	502	3209	168	3183	45315	110833	39332	110435	125685	348384	108053	322544
14 Outsourcing Expenses	-556	800	0	0	-65	47	0	0	-1091	1609	0	0	-4123	5056	0	0
15 Umex Exp.	82411	163882	61472	119910	2832	9536	1952	10263	167171	379411	160050	356041	483983	1035445	448644	1039874
16 Others (to be specified)	87262	248740	57286	123735	1164	13702	1351	169914	473331	134877	321657	428395	1533173	377428	947058	
TOTAL	1751479	3271359	1046368	2121509	65226	189586	28873	180236	3539471	6548972	2683776	6253511	10327923	20630836	7497258	18271993

Particulars	GRAND TOTAL			
	31.12.2019		31.12.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	9598242	18058066	6449123	15601769
2 Travel, conveyance and vehicle running expenses	147211	389409	151524	410686
3 Training expenses	10002	36062	1905	18988
4 Rents, rates & taxes	283464	668680	239208	657615
5 Repairs	65405	198537	61872	162581
6 Printing & stationery	58584	144768	44662	127925
7 Communication	75108	219797	77966	216740
8 Legal & professional charges	47179	113454	-26442	98898
9 Auditors' fees, expenses etc				
(a) as auditor	357	4324	699	4440
(b) as adviser or in any other capacity, in respect of	0	0	0	0
(i) Taxation matters	0	0	0	0
(ii) Insurance matters	0	0	0	0
(iii) Management services; and	0	0	0	0
(c) in any other capacity	34	1602	364	2322
10 Advertisement and publicity	39599	117832	75589	258139
11 Interest & Bank Charges	67140	182522	52877	138664
12 Service Tax on Premium	0	0	0	0
13 Depreciation	138273	396116	116436	357627
14 Outsourcing Expenses	-4879	5749	0	0
15 Umex Exp.	538821	1177310	488156	1152982
16 Others (to be specified)	524578	1866866	401853	1016158
TOTAL	11589118	23581094	8135792	20225534