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

(in thousands)

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr
1 Employees' remuneration & welfare benefits	274071	274071	489435	489435	45092	45092	64713	64713	26227	26227	46369	46369	71319	71319	111082	111082
2 Travel, conveyance and vehicle running expenses	9030	9030	16206	16206	1086	1086	1926	1926	635	635	1077	1077	1721	1721	2589	2589
3 Training expenses	34	34	1681	1681	11	11	119	119	7	7	112	112	18	18	231	231
4 Rents, rates & taxes	14266	14266	16390	16390	1316	1316	1813	1813	1561	1561	1786	1786	2877	2877	3599	3599
5 Repairs	8635	8635	7761	7761	815	815	711	711	305	305	524	524	1120	1120	1235	1235
6 Printing & stationery	9978	9978	10077	10077	1011	1011	1026	1026	995	995	1045	1045	2006	2006	2071	2071
7 Communication	5109	5109	8056	8056	1027	1027	1616	1616	1691	1691	2710	2710	2718	2718	4326	4326
8 Legal & professional charges	7189	7189	4922	4922	867	867	423	423	904	904	302	302	1771	1771	725	725
9 Auditors' fees, expenses etc																
(a) as auditor	210	210	1402	1402	36	36	135	135	12	12	96	96	48	48	231	231
(b) as adviser or in any other capacity, in respect of			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	121	121	210	210	13	13	20	20	8	8	14	14	21	21	34	34
10 Advertisement and publicity	3764	3764	11414	11414	245	245	1084	1084	565	565	775	775	810	810	1859	1859
11 Interest & Bank Charges	2125	2125	2924	2924	220	220	416	416	205	205	305	305	425	425	721	721
12 Depreciation	12611	12611	12362	12362	1334	1334	1136	1136	1615	1615	1394	1394	2949	2949	2530	2530
13 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Provisions for Expenses	0	0	117700	117700	0	0	3073	3073	0	0	2100	2100	0	0	5173	5173
15 Other (to be specified)	18607	18607	20900	20900	1728	1728	1577	1577	1327	1327	2047	2047	3055	3055	3624	3624
16 Others (to be specified)	3660	3660	17001	17001	2052	2052	2558	2558	1705	1705	2612	2612	3757	3757	5170	5170
TOTAL	447878	447878	860927	860927	57526	57526	84613	84613	35260	35260	62959	62959	92786	92786	147572	147572

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			
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr
1 Employees' remuneration & welfare benefits	565693	565693	617764	617764	1285195	1285195	1616895	1616895	1850888	1850888	2234659	2234659
2 Travel, conveyance and vehicle running expenses	13850	13850	14372	14372	31031	31031	32914	32914	44871	44871	47286	47286
3 Training expenses	122	122	1356	1356	153	153	3453	3453	275	275	4809	4809
4 Rents, rates & taxes	28009	28009	17296	17296	89109	89109	78605	78605	117118	117118	95901	95901
5 Repairs	12758	12758	6985	6985	113562	113562	160573	160573	126320	126320	167558	167558
6 Printing & stationery	8539	8539	5458	5458	10352	10352	13125	13125	18891	18891	18583	18583
7 Communication	38125	38125	36353	36353	98656	98656	102551	102551	136781	136781	138904	138904
8 Legal & professional charges	14829	14829	2561	2561	54035	54035	7854	7854	68864	68864	10415	10415
9 Auditors' fees, expenses etc												
(a) as auditor	213	213	1782	1782	15	15	5814	5814	228	228	7596	7596
(b) as adviser or in any other capacity, in respect of									27	27	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	183	183	188	188	411	411	411	411	594	594	599	599
10 Advertisement and publicity	3109	3109	10141	10141	12734	12734	23655	23655	16843	16843	33796	33796
11 Interest & Bank Charges	2251	2251	2984	2984	54193	54193	6676	6676	56443	56443	9660	9660
12 Depreciation	10128	10128	11016	11016	86307	86307	11982	11982	96435	96435	22998	22998
13 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0
14 Provisions for Expenses	0	0	96337	96337	0	0	219596	219596	0	0	96337	96337
15 Other (to be specified)	20570	20570	14661	14661	251243	251243	172431	172431	271813	271813	187092	187092
16 Others (to be specified)	2362	2362	10192	10192	8559	8559	14114	14114	10921	10921	24306	24306
TOTAL	726147	726147	854193	854193	1645462	1645462	1969013	1969013	2371609	2371609	2823206	2823206

Particulars	Workmen compensation				Personal Accident				Aviation				Employees			
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr
1 Employees' remuneration & welfare benefits	18861	18861	26857	26857	62575	62575	69953	69953	11502	11502	5798	5798	106766	106766	136809	136809
2 Travel, conveyance and vehicle running expenses	455	455	624	624	1151	1151	1628	1628	270	270	135	135	2077	2077	2387	2387
3 Training expenses	5	5	45	45	53	53	135	135	5	5	14	14	53	53	194	194
4 Rents, rates & taxes	741	741	761	761	2395	2395	1919	1919	690	690	192	192	4079	4079	3839	3839
5 Repairs	1125	1125	404	404	535	535	564	564	425	425	125	125	1375	1375	1125	1125
6 Printing & stationery	148	148	270	270	698	698	701	701	90	90	38	38	936	936	1375	1375
7 Communication	328	328	1233	1233	3177	3177	4118	4118	175	175	325	325	3270	3270	3951	3951
8 Legal & professional charges	923	923	175	175	1703	1703	453	453	155	155	38	38	3003	3003	666	666
9 Auditors' fees, expenses etc																
(a) as auditor	14	14	54	54	24	24	144	144	7	7	12	12	45	45	768	768
(b) as adviser or in any other capacity, in respect of																
(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	6	6	8	8	20	20	21	21	2	2	2	2	33	33	62	62
10 Advertisement and publicity	187	187	443	443	630	630	1028	1028	113	113	31	87	1017	1017	2285	2285
11 Interest & Bank Charges	175	175	158	158	220	220	413	413	127	127	35	35	1320	1320	585	585
12 Depreciation	537	537	634	634	1783	1783	1653	1653	329	329	137	137	3014	3014	3233	3233
13 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Provisions for Expenses	0	0	1273	1273	0	0	3533	3533	0	0	275	275	0	0	5079	5079
15 Other (to be specified)	618	618	1273	1273	2127	2127	2533	2533	584	584	275	275	5829	5829	5079	5079
16 Others (to be specified)	1925	1925	1127	1127	2163	2163	4456	4456	565	565	143	143	2390	2390	5456	5456
TOTAL	26015	26015	37314	37314	80139	80139	96781	96781	14730	14730	8005	8005	118877	118877	186781	186781

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017		30.06.2018		30.06.2017	
	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr
1 Employees' remuneration & welfare benefits	603873	603873	282563	282563	34508	34508	81034	81034	1367332	1367332	1824191	1824191	4155788	4155788	4945544	4945544
2 Travel, conveyance and vehicle running expenses	14572	14572	6574	6574	819	819	1845	1845	35420	35420	42542	42542	100717	100717	103797	103797
3 Training expenses	152	152	481	481	3	3	108	108	268	268	1548	1548	2351	2351	10874	10874
4 Rents, rates & taxes	23800	23800	7611	7611	1328	1328	2025	2025	50075	50075	55978	55978	338859	338859	334035	334035
5 Repairs	5237	5237	3365	3365	141	141	313	313	13233	13233	34278	34278	280963	280963	335423	335423
6 Printing & stationery	8227	8227	2845	2845	235	235	314	314	31885	31885	44133	44133	105105	105105	94351	94351
7 Communication	8756	8756	16234	16234	178	178	2928	2928	37433	37433	197551	197551	320131	320131	561545	561545
8 Legal & professional charges	11853	11853	535	535	167	167	535	535	25203	25203	13355	13355	98172	98172	29135	29135
9 Auditors' fees, expenses etc																
(a) as auditor	213	213	167	167	32	32	103	103	459	459	2161	2161	1000	1000	17737	17737
(b) as adviser or in any other capacity, in respect of													0	0	27	27
(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	155	155	86	86	11	11	25	25	474	474	535	535	1362	1362	1358	1358
10 Advertisement and publicity	3677	3677	4741	4741	316	316	1311	1311	14535	14535	30365	30365	81168	81168	94507	94507
11 Interest & Bank Charges	6676	6676	1494	1494	165	165	536	536	56795	56795	17054	17054	200012	200012	38437	38437
12 Depreciation	12328	12328	6676	6676	302	302	1311	1311	41705	41705	21328	21328	118023	118023	105141	105141
13 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Provisions for Expenses	0	0	11817	11817	0	0	3838	3838	0	0	89242	89242	0	0	219850	219850
15 Other (to be specified)	20645	20645	20657	20657	1753	1753	3575	3575	71282	71282	104135	104135	210007	210007	267788	267788
16 Others (to be specified)	21555	21555	11191	11191	1106	1106	4549	4549	67655	67655	156275	156275	156255	156255	337144	337144
TOTAL	779862	779862	393928	393928	44138	44138	112818	112818	1879013	1879013	2529996	2529996	5318417	5318417	6172028	6172028

Particulars	GRAND TOTAL			
	30.06.2018		30.06.2017	
	For the Qtr	Upto the Qtr	For the Qtr	Upto the Qtr
1 Employees' remuneration & welfare benefits	4601515	4601515	5261874	5261874
2 Travel, conveyance and vehicle running expenses	111958	111958	123416	123416
3 Training expenses	1972	1972	12802	12802
4 Rents, rates & taxes	376874	376874	373314	373314
5 Repairs	424148	424148	534857	534857
6 Printing & stationery	120177	120177	110076	110076
7 Communication	362411	362411	609621	609621
8 Legal & professional charges	88472	88472	31556	31556
9 Auditors' fees, expenses etc				
(a) as auditor	2608	2608	20096	20096
(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	1686	1686	1652	1652
10 Advertisement and publicity	89018	89018	87407	87407
11 Interest & Bank Charges	63878	63878	54821	54821
12 Depreciation	119323	119323	106053	106053
13 Service Tax on Premium	0	0	16286	16286
14 Provisions for Expenses	0	0	219850	219850
15 Other (to be specified)	91545	91545	267788	267788
16 Others (to be specified)	212728	212728	337144	337144
TOTAL	5878974	5878974	7766267	7766267