



FORM NL-7-OPERATING EXPENSES SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire				Marine				Miscellaneous				GRAND TOTAL			
		30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015		30.09.2016		30.09.2015	
		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	447441	1100468	608169	1179348	69932	216964	149942	305947	4843523	9113548	3594210	7060705	5360896	10430980	4352321	8546000
2	Travel, conveyance and vehicle running expenses	12435	28240	20212	34851	2008	5567	5043	9041	130519	233867	119804	208650	144962	267674	145059	252542
3	Training expenses	225	1504	11682	12616	8	296	3018	3273	4099	12460	69864	75533	4332	14260	84564	91422
4	Rents, rates & taxes	17902	36286	26145	45370	3013	7153	6519	11770	180288	300500	154948	271627	201203	343939	187612	328767
5	Repairs	6693	13701	6970	13993	1123	2701	1712	3630	67639	113462	41156	83779	75455	129864	49838	101402
6	Printing & stationery	4786	11454	7644	14338	757	2258	1891	3719	51259	94860	45214	85841	56802	108572	54749	103898
7	Communication	656	15190	8635	14890	-277	2995	2154	3863	30759	125796	51189	89149	31138	143981	61978	107902
8	Legal & professional charges	2042	5024	4890	7781	320	991	1228	2018	22104	41603	29038	46586	24466	47618	35156	56385
9	Auditors' fees, expenses etc													0	0	0	0
10	(a) as auditor	-42	416	223	459	-21	83	55	119	450	3447	1312	2747	387	3946	1590	3325
11	(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
12	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	(c) in any other capacity	23	165	33	169	2	33	7	44	445	1370	189	1014	470	1568	229	1227
16	Advertisement and publicity	7458	17936	11460	16867	1177	3536	2899	4376	80025	148537	68167	100981	88660	170009	82526	122224
17	Interest & Bank Charges	2334	4836	2131	3735	390	954	531	969	23684	40047	12624	22359	26408	45837	15286	27063
18	Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Depreciation	8787	22910	15851	30766	1338	4517	3907	7981	97385	189729	93673	184195	107510	217156	113431	222942
20	Outsourcing Expenses	44934	77071	34605	64007	7960	15196	8574	16605	428132	638267	204769	383208	481026	730534	247948	463820
21	Umex Exp.	59247	116087	104512	104512	10089	22887	27113	27113	589711	961377	625711	625711	659047	1100351	757336	757336
22	Others (to be specified)	12649	34906	17701	71480	7073	14279	7410	26150	236111	449816	189835	611983	255833	499001	214946	709613
	TOTAL	627570	1486194	880863	1615182	104892	300410	222003	426618	6786133	12468686	5301703	9854068	7518595	14255290	6404569	11895868

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.