



FORM NL-7-COMMISSION SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	513557	1767939	-18478	1429416	50654	217592	10701	172304	19984	129196	-14047	100217	70638	346788	-3346	272521
2 Travel, conveyance and vehicle running expenses	12903	45922	12073	46348	1258	5652	1761	5587	481	3356	545	3250	1739	9008	2306	8837
3 Training expenses	176	1703	2160	4252	7	210	279	513	-9	124	133	298	-2	334	412	811
4 Rents, rates & taxes	48076	100948	24355	78049	5388	12424	3415	9408	2773	7377	1235	5472	8161	19801	4650	14880
5 Repairs	8192	21264	4918	23542	877	2617	759	2838	416	1554	181	1651	1293	4171	940	4489
6 Printing & stationery	6568	16853	3453	17523	705	2074	542	2112	337	1232	119	1229	1042	3306	661	3341
7 Communication	6616	24042	14486	25951	640	2959	1848	3128	240	1757	916	1819	880	4716	2764	4947
8 Legal & professional charges	4380	12331	3383	13803	460	1518	501	1664	208	901	145	967	668	2419	646	2631
9 Auditors' fees, expenses etc	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	3526	3883	363	4085	430	478	77	492	253	284	-8	286	683	762	69	778
(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	22	209	59	231	1	26	9	28	-1	15	2	16	0	41	11	44
10 Advertisement and publicity	6060	26814	5581	21258	538	3300	812	2562	152	1960	253	1490	690	5260	1065	4052
11 Interest & Bank Charges	5072	16221	4817	15700	512	1997	677	1892	214	1185	242	1101	726	3182	919	2993
12 Service Tax on Premium	0	0	-7	0	0	0	-1	0	0	0	-1	0	0	0	-2	0
13 Depreciation	11083	39836	9739	40670	1076	4903	1450	4902	408	2911	410	2851	1484	7814	1860	7753
14 Outsourcing Expenses	631	631	10721	92762	78	78	2025	11182	46	46	30	6504	124	124	2055	17686
15 Umex Exp.	62861	155561	57470	181327	6809	19146	8033	21857	3297	11368	2938	12713	10106	30514	10971	34570
16 Others (to be specified)	46563	97217	45836	100021	6232	17387	5334	15365	3027	10317	9613	16701	9259	27704	14947	32066
TOTAL	736286	2331374	180929	2094938	75665	292361	38222	255834	31826	173583	2706	156565	107491	465944	40928	412399

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			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	680175	2497781	27346	2160827	1949649	6761235	247026	4910650	2629824	9259016	274372	7071477
2 Travel, conveyance and vehicle running expenses	17035	64880	19559	70064	48968	175624	48826	159226	66003	240504	68385	229290
3 Training expenses	194	2406	3345	6428	657	6513	7868	14607	851	8919	11213	21035
4 Rents, rates & taxes	66010	142622	38866	117985	183254	386062	95183	268130	249264	528684	134049	386115
5 Repairs	11101	30042	8145	35588	31182	81322	20889	80877	42283	111364	29034	116465
6 Printing & stationery	8906	23810	5758	26490	24999	64451	14883	60201	33905	88261	20641	86691
7 Communication	8718	33968	22336	39230	25104	91947	52225	89153	33822	125915	74561	128383
8 Legal & professional charges	5899	17421	5512	20866	16658	47158	13857	47420	22557	64579	19369	68286
9 Auditors' fees, expenses etc	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	4969	5486	690	6175	13480	14849	2044	14033	18449	20335	2734	20208
(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	26	296	96	350	84	800	239	795	110	1096	325	1145
10 Advertisement and publicity	7810	37883	9034	32125	22935	102545	22534	73030	30745	140428	31568	105165
11 Interest & Bank Charges	6763	22917	7697	23733	19270	62034	18881	53935	26033	84951	26578	77668
12 Service Tax on Premium	0	0	-10	0	0	0	-22	0	0	0	-32	0
13 Depreciation	14617	56281	15903	61480	42056	152348	40090	139717	56673	208629	55993	201197
14 Outsourcing Expenses	891	891	19338	140226	2412	2412	54425	318676	3303	3303	73763	458902
15 Umex Exp.	85458	219780	91605	274109	239342	594922	223995	622934	324800	814702	315600	897043
16 Others (to be specified)	242922	364273	49071	181414	218734	539975	92940	382232	461656	904248	142011	563646
TOTAL	1161494	3520737	324291	3197100	2838784	9084197	955883	7235616	4000278	12604934	1280174	10432716



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UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Workmen compensation				Personal Accident				Aviation				Engineering			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	22575	97463	-1370	72086	258967	600646	-9002	239115	30818	83864	6411	43955	166683	559848	35726	407902
2 Travel, conveyance and vehicle running expenses	561	2532	598	2337	6608	15602	1879	7753	782	2178	536	1425	4193	14542	4416	13226
3 Training expenses	3	94	108	214	163	579	352	711	16	81	77	131	60	539	675	1213
4 Rents, rates & taxes	2408	5565	1212	3936	19894	34296	3855	13056	2553	4789	1008	2400	15395	31967	8470	22272
5 Repairs	392	1172	242	1187	3664	7224	746	3938	456	1009	241	724	2637	6734	1931	6718
6 Printing & stationery	315	929	170	884	2925	5726	520	2931	364	799	174	539	2113	5337	1384	5001
7 Communication	285	1325	727	1309	3421	8168	2376	4341	403	1140	501	798	2151	7613	4458	7405
8 Legal & professional charges	205	680	167	696	2023	4189	523	2309	249	585	154	424	1413	3905	1261	3939
9 Auditors' fees, expenses etc	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	193	214	17	206	1222	1319	45	683	169	184	29	126	1118	1230	209	1166
(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	12	3	12	20	71	9	39	2	10	3	7	7	66	22	66
10 Advertisement and publicity	239	1478	277	1072	3457	9110	869	3556	394	1272	247	654	1986	8491	2036	6066
11 Interest & Bank Charges	228	894	240	792	2474	5511	761	2626	298	769	201	483	1643	5137	1683	4480
12 Service Tax on Premium	0	0	0	0	0	0	-1	0	0	0	0	0	0	0	-2	0
13 Depreciation	479	2196	482	2051	5702	13534	1503	6803	674	1890	449	1251	3603	12615	3655	11606
14 Outsourcing Expenses	35	35	516	4678	214	214	1458	15517	30	30	725	2852	200	200	5383	26471
15 Umex Exp.	3042	8576	2860	9144	27601	52851	9108	30333	3459	7379	2364	5576	20206	49261	19907	51744
16 Others (to be specified)	2784	7784	1255	5812	25158	47970	5050	20441	3156	6698	4823	7152	12707	31156	16967	32650
TOTAL	33745	130949	7504	106416	363513	807010	20051	354152	43823	112677	17943	68497	236115	738641	108181	601925



FORM NL-7-COMMISSION SCHEDULE
UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018		31.03.2019		31.03.2018	
	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	786800	2409384	850701	2306757	33405	172261	-6885	131865	2550855	7368681	130363	5606897	6479927	20551163	1280316	15880054
2 Travel, conveyance and vehicle running expenses	19873	62584	40328	74796	819	4474	991	4276	64581	191402	52159	181802	163420	533818	169292	514905
3 Training expenses	346	2321	4758	6862	-3	166	192	392	1236	7098	8765	16678	2672	19797	26140	47236
4 Rents, rates & taxes	69182	137574	71956	125953	3983	9836	2055	7200	217676	420747	103052	306146	580355	1173457	325657	867078
5 Repairs	12071	28979	19263	37992	625	2072	387	2172	38423	88628	21900	92344	100551	247183	73744	261540
6 Printing & stationery	9663	22967	14130	28279	503	1642	269	1617	30738	70241	15518	68736	80526	195902	52806	194678
7 Communication	10224	32765	30349	41879	414	2343	1295	2394	33278	100207	58428	101793	83998	279476	172695	288302
8 Legal & professional charges	6520	16805	11796	22275	321	1201	274	1273	20855	51395	14730	54143	54143	143339	48274	153345
9 Auditors' fees, expenses etc	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	4829	5291	2849	6592	338	378	20	377	14812	16183	1944	16023	41130	45134	7847	45381
(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	44	285	200	373	-1	20	4	21	156	873	255	907	339	2433	831	2570
10 Advertisement and publicity	9695	36542	18540	34306	316	2613	459	1961	32044	111758	24087	83385	78876	311692	78083	236165
11 Interest & Bank Charges	7685	22106	14392	25336	346	1580	405	1448	24790	67609	20418	61582	63497	188557	64678	174415
12 Service Tax on Premium	0	0	-7	0	0	0	-1	0	0	0	-26	0	0	0	-69	0
13 Depreciation	17096	54289	34527	65632	698	3881	788	3752	55600	166035	42534	159527	140525	463069	139931	451819
14 Outsourcing Expenses	860	860	67194	149697	61	61	695	8557	2629	2629	53545	363858	7332	203279	1030532	
15 Umex Exp.	92092	212002	168066	292621	4895	15157	4859	16728	292330	648371	242778	711256	768425	1808299	765542	2014445
16 Others (to be specified)	102270	226005	113463	221468	4486	13757	2862	11469	266833	588490	105884	445603	879050	1826108	392315	1308241
TOTAL	1149250	3270759	1462505	3440818	51206	231442	8669	195502	3646836	9900347	896334	8270680	9524766	27796759	3801361	23470706

Particulars	GRAND TOTAL			
	31.03.2019		31.03.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	7064122	22665891	1258492	17581991
2 Travel, conveyance and vehicle running expenses	178062	588748	183671	570090
3 Training expenses	2846	21834	28712	52299
4 Rents, rates & taxes	636592	1294206	354662	960007
5 Repairs	110036	272617	79602	289571
6 Printing & stationery	88136	216061	56920	215542
7 Communication	91494	308236	189945	319200
8 Legal & professional charges	59191	158089	52303	169779
9 Auditors' fees, expenses etc	0	0	0	0
(a) as auditor	45339	49778	8279	50244
(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	361	2683	901	2845
10 Advertisement and publicity	85626	343765	84729	261475
11 Interest & Bank Charges	69295	207960	70414	193108
12 Service Tax on Premium	0	0	-78	0
13 Depreciation	153092	510719	151530	500242
14 Outsourcing Expenses	8087	8086	216055	1140980
15 Umex Exp.	841392	1994375	833983	2230342
16 Others (to be specified)	934872	1951029	453098	1440328
TOTAL	10368543	30594077	4023218	25978043