



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			
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018	
	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	362207	993183	475291	849366	43155	94750	59248	104340	27080	65141	33265	59492	70235	159891	92513	163832
2 Travel, conveyance and vehicle running expenses	13882	28434	15020	24050	1523	2713	1866	2954	987	1865	1052	1685	2510	4578	2918	4639
3 Training expenses	780	3059	1491	1585	106	292	184	195	63	201	104	111	169	493	288	306
4 Rents, rates & taxes	28867	45224	24533	38828	2977	4314	3047	4770	1979	2966	1718	2720	4956	7280	4765	7490
5 Repairs	7255	15630	5921	9346	806	1491	735	1147	520	1025	415	655	1326	2516	1150	1802
6 Printing & stationery	4994	10118	4798	7727	546	965	596	949	355	664	336	541	901	1629	932	1490
7 Communication	7244	16986	7159	12878	824	1621	893	1582	527	1114	501	902	1351	2735	1394	2484
8 Legal & professional charges	3626	7781	4443	11632	402	742	562	1429	260	510	311	815	662	1252	873	2244
9 Auditors' fees, expenses etc	0				0				0							
(a) as auditor	856	466	566	347	76	44	69	43	54	31	39	24	130	75	108	67
(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	4	184	61	182	3	18	7	22	1	12	5	13	4	30	12	35
10 Advertisement and publicity	4066	9185	13237	16941	457	876	1635	2081	294	602	927	1187	751	1478	2562	3268
11 Interest & Bank Charges	5363	13546	3825	7961	623	1292	479	978	394	888	268	558	1017	2180	747	1536
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	9975	30271	11726	22382	1228	2888	1466	2750	761	1985	821	1568	1989	4873	2287	4318
14 Outsourcing Expenses	1399	1248	0	0	131	119	0	0	91	82	0	0	222	201	0	0
15 Umex Exp.	74959	74959	42704	61696	7152	7152	5290	7579	4916	4916	2989	4321	12068	12068	8279	11900
16 Others (to be specified)	62404	214936	24653	33333	7652	13380	4222	7224	4971	9194	2373	4118	12623	22574	6595	11342
TOTAL	587881	1465210	635428	1098254	67661	132657	80299	138043	43253	91196	45124	78710	110914	223853	125423	216753

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			
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018	
	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	384168	845982	554801	1120284	1232861	2549791	1597063	2882168	1617029	3395773	2151864	4002452
2 Travel, conveyance and vehicle running expenses	13569	24220	18071	31721	42626	72998	50589	81610	56195	97218	68660	113331
3 Training expenses	938	2606	1949	2091	3097	7854	5057	5380	4035	10460	7006	7471
4 Rents, rates & taxes	26550	38522	29604	51213	81965	116104	82647	131756	108515	154626	112251	182969
5 Repairs	7183	13313	7149	12327	22646	40126	19947	31713	29829	53439	27096	44040
6 Printing & stationery	4868	8618	5763	10191	15282	25976	16157	26219	20150	34594	21920	36410
7 Communication	7339	14469	8341	16986	23277	43609	24054	43700	30616	58078	32395	60686
8 Legal & professional charges	3587	6628	4474	15342	11303	19975	14771	39470	14890	26603	19245	54812
9 Auditors' fees, expenses etc	0				0							
(a) as auditor	683	397	789	458	2010	1195	1929	1178	2693	1592	2718	1636
(b) as adviser or in any other capacity, in respect of	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
june (iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	25	157	57	240	97	473	202	617	122	630	259	857
10 Advertisement and publicity	4076	7823	16745	22344	12895	23580	44761	57485	16971	31403	61506	79829
11 Interest & Bank Charges	5549	11538	4247	10500	17698	34776	12804	27014	23247	46314	17051	37514
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	10929	25784	13414	29522	35353	77714	39343	75951	46282	103498	52757	105473
14 Outsourcing Expenses	1173	1063	0	0	3518	3203	0	0	4691	4266	0	0
15 Umex Exp.	63849	63849	52666	81375	192440	192440	144110	209354	256289	256289	196776	290729
16 Others (to be specified)	73999	139540	39928	77551	213778	359897	114014	199515	287777	499437	153942	277066
TOTAL	608485	1204509	757998	1482145	1910846	3569711	2167448	3813130	2519331	4774220	2925446	5295275

Particulars	Workmen compensation				Personal Accident				Aviation				Engineering			
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018	
	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	16078	37223	28729	47594	135806	263101	150682	213257	14393	69371	13210	24712	115498	223339	127562	234308
2 Travel, conveyance and vehicle running expenses	578	1066	893	1348	4596	7532	4527	6038	718	1986	422	700	3907	6394	4058	6635
3 Training expenses	39	115	84	89	350	810	382	398	15	214	43	46	298	688	410	437
4 Rents, rates & taxes	1147	1695	1455	2176	8680	11980	7358	9749	1734	3159	690	1130	7374	10170	6632	10711
5 Repairs	305	586	351	524	2451	4140	1774	2347	362	1092	167	272	2084	3515	1601	2578
6 Printing & stationery	207	379	285	433	1646	2680	1450	1940	261	707	135	225	1399	2275	1296	2132
7 Communication	310	637	434	722	2535	4500	2276	3233	337	1186	199	375	2155	3820	1921	3553
8 Legal & professional charges	153	292	289	652	1222	2061	1717	2920	181	543	117	338	1040	1750	1157	3209
9 Auditors' fees, expenses etc	0				0				0				0			
(a) as auditor	30	17	30	19	202	123	124	87	67	33	17	10	172	105	158	96
(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	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	7	4	10	13	49	26	46	-3	13	1	5	10	41	16	50
10 Advertisement and publicity	172	344	762	949	1400	2433	3633	4253	196	642	379	493	1190	2065	3616	4673
11 Interest & Bank Charges	234	508	237	446	1937	3588	1307	1999	233	946	105	232	1648	3046	1016	2196
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	455	1135	717	1254	3924	8019	3837	5620	346	2114	323	651	3338	6807	3133	6174
14 Outsourcing Expenses	52	47	0	0	360	330	0	0	100	87	0	0	307	281	0	0
15 Umex Exp.	2809	2809	2499	3457	19857	19857	12313	15490	5236	5236	1211	1795	16856	16856	11600	17020
16 Others (to be specified)	2908	5254	2040	3295	23012	37136	10599	14762	3691	59940	946	1711	15776	26078	7366	11647
TOTAL	25478	52114	38809	62968	207991	368339	202005	282139	27867	147269	17965	32695	173052	307230	171542	305419

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018		30.09.2019		30.09.2018	
	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	944990	1079474	200845	804518	38079	88828	79900	114407	916446	2149641	1230888	2698200	3798319	7306750	3983680	8139448
2 Travel, conveyance and vehicle running expenses	27803	30904	8208	22780	1373	2543	2407	3240	33103	61543	40981	76401	128273	209186	130156	230473
3 Training expenses	2839	3325	1350	1502	91	274	205	214	2168	6622	4667	5035	9835	22508	14147	15192
4 Rents, rates & taxes	45668	49154	13709	36778	2730	4045	3910	5229	65915	97883	67275	123346	241763	332712	213280	372088
5 Repairs	15202	16987	3325	8852	724	1398	943	1259	17460	33829	16254	29689	68417	114986	51511	89561
6 Printing & stationery	9906	10998	2592	7319	493	905	771	1041	11886	21899	13057	24546	45948	74437	41506	74046
7 Communication	16387	18463	2969	12198	735	1519	1207	1735	17725	36765	18479	40910	70800	124968	59880	123412
8 Legal & professional charges	7571	8457	-585	11017	362	696	904	1567	8719	16840	8749	36950	34138	57242	31593	111465
9 Auditors' fees, expenses etc	0				0				0							
(a) as auditor	589	506	682	329	73	42	67	47	1771	1008	1961	1103	5597	3426	5757	3327
(b) as adviser or in any other capacity, in respect of	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	162	200	-23	172	1	16	13	24	46	398	103	577	352	1354	399	1741
10 Advertisement and publicity	8892	9983	10069	16046	409	821	1940	2282	9873	19879	39288	53816	39103	67570	121193	162341
11 Interest & Bank Charges	12979	14723	866	7541	554	1212	690	1072	13327	29319	9065	25290	54159	99656	30337	76290
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	28575	32901	4005	21201	1075	2707	2032	3015	25851	65518	29305	71103	109846	222699	96109	214491
14 Outsourcing Expenses	1388	1356	0	0	124	112	0	0	2995	2700	0	0	10017	9179	0	0
15 Umex Exp.	81471	81471	27790	58438	6704	6704	6558	8310	162240	162240	121496	195991	551462	551462	380243	591230
16 Others (to be specified)	143212	160978	20656	66449	6907	12538	5624	7920	166589	303417	89156	186780	649872	1104778	290329	569630
TOTAL	1347634	1519880	296458	1075140	60434	124360	107171	151362	1456114	3009501	1690724	3569737	5817901	10302913	5450120	10774735

Particulars		GRAND TOTAL			
		30.09.2019		30.09.2018	
		For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
1	Employees' remuneration & welfare benefits	4230761	8459824	4551484	9152646
2	Travel, conveyance and vehicle running expenses	144665	242198	148094	259162
3	Training expenses	10784	26060	15926	17083
4	Rents, rates & taxes	275586	385216	242578	418406
5	Repairs	76998	133132	58582	100709
6	Printing & stationery	51843	86184	47236	83263
7	Communication	79395	144689	68433	138774
8	Legal & professional charges	38426	66275	36909	125341
9	Auditors' fees, expenses etc				
	(a) as auditor	6583	3967	6431	3741
	(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	360	1568	472	1958
10	Advertisement and publicity	43920	78233	136992	182550
11	Interest & Bank Charges	60539	115382	34909	85787
12	Service Tax on Premium	0	0	0	0
13	Depreciation	121810	257843	110122	241191
14	Outsourcing Expenses	11638	10628	0	0
15	Umex Exp.	638489	638489	431226	664826
16	Others (to be specified)	724899	1342288	321577	614305
	TOTAL	6516696	11991976	6210971	12089742