



**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			
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019	
	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	645631	2611935	864992	1858175	59683	188762	84025	178775	75958	17787	73906	139047	135641	366549	157931	317822
2 Travel, conveyance and vehicle running expenses	5644	15180	11636	40070	471	1097	1142	3855	539	1033	1133	2998	1010	2130	2275	6853
3 Training expenses	9	-697	652	3711	-4	-50	65	357	-10	-47	77	278	-14	-97	142	635
4 Rents, rates & taxes	28040	82355	23583	68807	2387	5952	2306	6620	2793	5606	2183	5149	5180	11558	4489	11769
5 Repairs	3065	11030	4800	20430	274	797	475	1966	339	751	504	1529	613	1548	979	3495
6 Printing & stationery	3964	11487	4778	14896	336	830	468	1433	392	782	451	1115	728	1612	919	2548
7 Communication	7474	28240	5631	22617	678	2041	555	2176	846	1922	579	1693	1524	3963	1134	3869
8 Legal & professional charges	3263	9359	3993	11674	284	677	381	1123	326	637	364	874	610	1314	745	1997
9 Auditors' fees, expenses etc	342	871	-21	445	28	63	-1	43	32	59	2	33	60	122	1	76
(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) as advisor 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	8	109	-19	165	1	8	-2	16	2	7	0	12	3	15	-2	28
10 Advertisement and publicity	2354	4404	2940	12125	183	318	291	1167	194	300	305	907	377	618	596	2074
11 Interest & Bank Charges	6505	22227	5236	18782	574	1606	515	1807	699	1513	517	1405	1273	3119	1032	3212
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	7736	36255	10489	40760	748	2620	1034	3922	991	2468	1065	3050	1739	5088	2099	6972
14 Outsourcing Expenses	4779	15777	656	592	419	1140	-62	57	504	1074	923	38	923	2214	-100	101
15 Umex Exp.	16868	52356	46186	121145	1454	3784	4503	11655	1726	3564	4149	9065	3180	7348	8652	20720
16 Others (to be specified)	110918	240166	43510	258446	6305	14029	3377	16757	18513	36133	49296	58490	24818	50162	52673	75247
<b>TOTAL</b>	<b>846700</b>	<b>3141054</b>	<b>1027630</b>	<b>2492840</b>	<b>73821</b>	<b>223674</b>	<b>99072</b>	<b>231729</b>	<b>103844</b>	<b>233589</b>	<b>134493</b>	<b>225689</b>	<b>177665</b>	<b>457263</b>	<b>233565</b>	<b>457418</b>

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			
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019	
	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	733188	1929320	903845	1749827	2198194	5755038	2708718	5258509	2931382	7684358	3612563	7008336
2 Travel, conveyance and vehicle running expenses	5412	11213	13514	37734	16198	33448	40398	113396	21610	44661	53912	151130
3 Training expenses	-86	-515	888	3494	-259	-1536	2647	10501	-345	-2051	3535	13995
4 Rents, rates & taxes	27791	60832	26273	64795	83206	181457	78616	194720	110997	242289	104889	259515
5 Repairs	3302	8147	5925	19238	9895	24302	17688	57814	13197	32449	23613	77052
6 Printing & stationery	3909	8485	5410	14028	11703	25311	16180	42156	15612	33796	21590	56184
7 Communication	8228	20860	6829	21298	24660	62223	20396	64005	32888	83083	27225	85303
8 Legal & professional charges	3266	6913	4366	10994	9775	20621	13063	33038	13041	27534	17429	44032
9 Auditors' fees, expenses etc	321	643	22	419	962	1919	65	1260	1283	2562	87	1679
(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0
(b) as advisor 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	20	81	-2	155	59	241	-7	466	79	322	-9	621
10 Advertisement and publicity	2006	3253	3595	11418	5996	9705	10733	34313	8002	12958	14328	45731
11 Interest & Bank Charges	6854	16418	6148	17686	20535	48975	18375	53151	27389	65393	24523	70837
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	9431	26780	12600	38384	28293	79882	37635	115349	37724	106662	50235	153733
14 Outsourcing Expenses	4964	11654	-506	557	14868	34762	-1529	1674	19832	46416	-2035	2231
15 Umex Exp.	17085	38673	50232	114081	51164	115358	150993	342833	68249	154031	200625	456914
16 Others (to be specified)	71823	364648	52085	191625	214909	427735	132719	492616	286732	792383	184804	684241
<b>TOTAL</b>	<b>897514</b>	<b>2507405</b>	<b>1091224</b>	<b>2295733</b>	<b>2690158</b>	<b>6819441</b>	<b>3246090</b>	<b>6815801</b>	<b>3587622</b>	<b>9326846</b>	<b>4337314</b>	<b>9111534</b>



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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Workmen compensation				Personal Accident				Aviation				Engineering			
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019	
	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	29754	89991	33203	70426	211220	741878	262389	525490	59310	133889	60647	130018	168485	539946	211860	435199
2 Travel, conveyance and vehicle running expenses	231	523	453	1519	1738	4312	3800	11332	416	778	818	2804	1337	3138	2991	9385
3 Training expenses	-2	-24	26	141	-7	-198	239	1049	-9	-36	46	260	-11	-144	181	869
4 Rents, rates & taxes	1173	2837	913	2608	8733	23391	7479	19459	2161	4221	1655	4814	6764	17025	5945	16115
5 Repairs	136	380	188	774	984	3133	1637	5777	263	565	337	1429	775	2280	1270	4785
6 Printing & stationery	166	396	186	565	1233	3263	1533	4213	304	589	335	1042	954	2375	1214	3489
7 Communication	337	973	220	857	2417	8021	1896	6396	660	1448	397	1583	1915	5838	1477	5297
8 Legal & professional charges	138	322	150	442	1040	2658	1241	3302	253	480	274	817	802	1935	984	2734
9 Auditors' fees, expenses etc																
(a) as auditor	14	30	0	17	104	247	3	126	25	45	-2	31	80	180	-1	104
(b) as advisor 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	4	-1	6	4	31	-2	47	2	6	-1	12	4	23	-2	39
10 Advertisement and publicity	89	152	116	460	698	1251	996	3429	148	226	206	848	522	909	775	2840
11 Interest & Bank Charges	284	766	204	712	2070	6313	1723	5311	543	1139	368	1314	1625	4595	1353	4399
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	375	1249	410	1545	2601	10298	3508	11527	776	1858	738	2852	2107	7495	2739	9546
14 Outsourcing Expenses	207	544	25	22	1513	4481	-163	167	392	809	46	41	1183	3261	-142	139
15 Umex Exp.	717	1804	1783	4592	5294	14871	14403	34260	1338	2684	3241	8477	4119	10823	11517	28373
16 Others (to be specified)	3084	6688	1344	6598	23387	55139	12092	49228	8889	16349	-37125	22815	16004	32799	8440	34518
<b>TOTAL</b>	<b>36704</b>	<b>106635</b>	<b>39170</b>	<b>91284</b>	<b>263029</b>	<b>879089</b>	<b>312774</b>	<b>681113</b>	<b>75471</b>	<b>165050</b>	<b>31888</b>	<b>179157</b>	<b>206665</b>	<b>632478</b>	<b>250601</b>	<b>557831</b>



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

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Crop				Miscellaneous Total			
	31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019		31.12.2020		31.12.2019	
	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.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	181743	557506	272409	533473	36672	221685	57442	146270	2299766	7728256	2903006	5052647	907320	1273044	1161800	1980210	6825652	18970553	8575319	15882069
2 Travel, conveyance and vehicle running expenses	1418	3240	4030	11504	391	1288	611	3154	18591	44918	47413	108956	5626	7399	19272	42702	51358	110257	133300	342486
3 Training expenses	-14	-149	262	1066	7	-59	18	292	-115	-2064	3468	10090	-208	-340	1433	3954	-704	-5065	9208	31716
4 Rents, rates & taxes	7198	17578	7866	19754	1879	6990	1371	5416	93722	243673	89214	187097	30038	40139	36060	73326	262665	598143	255392	588104
5 Repairs	833	2355	1757	5865	187	936	210	1608	10648	32637	21722	55551	3894	5376	8892	21771	30917	80111	59626	174612
6 Printing & stationery	1014	2452	1617	4277	267	975	268	1173	13220	33988	18607	40506	4199	5599	7537	15875	36969	83433	52887	127324
7 Communication	2060	6028	2028	6493	443	2397	261	1780	26228	83557	24734	61499	9901	13764	10105	24103	76849	205109	68343	193311
8 Legal & professional charges	852	1998	1307	3352	230	794	223	919	11138	27691	14904	31744	3448	4562	6029	12441	30942	67974	42541	99783
9 Auditors' fees, expenses etc																				
(a) as auditor	85	186	5	127	24	74	-7	35	1116	2576	202	1210	326	424	90	474	3057	6324	377	3803
(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	0	0	0	0
(i) Taxation matters	0	0	0	0	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	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	4	23	0	48	0	9	-3	13	47	325	50	448	33	53	23	175	796	55	1409	
10 Advertisement and publicity	548	940	1066	3480	181	374	133	954	7372	13032	13091	32970	1766	2147	5352	12921	19326	31989	36063	103633
11 Interest & Bank Charges	1739	4744	1831	5392	408	1887	266	1478	22361	65767	21751	51070	7908	10833	8853	20015	64327	161437	60872	160528
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	2288	7738	3745	11702	394	3077	502	3209	28535	107270	45315	110833	12366	17670	18493	43437	87166	263317	125685	348384
14 Outsourcing Expenses	1266	3368	-159	169	304	1339	-65	47	16318	46680	-1091	1609	5644	7690	397	631	46659	114588	-4123	5056
15 Unins. Exp.	4393	11175	15078	34781	1105	4444	2832	9536	56936	154910	167171	329411	18917	25518	67333	129101	161068	380260	483983	1035445
16 Others (to be specified)	24015	52973	13857	52789	5406	16476	1164	13702	249576	574393	169914	473331	72733	94617	73905	195951	689826	1641817	428395	1533173
<b>TOTAL</b>	<b>229442</b>	<b>672155</b>	<b>326699</b>	<b>694272</b>	<b>47898</b>	<b>262686</b>	<b>65226</b>	<b>189586</b>	<b>2855459</b>	<b>9157609</b>	<b>3539471</b>	<b>6548972</b>	<b>1083911</b>	<b>1508495</b>	<b>1424780</b>	<b>2577087</b>	<b>8386251</b>	<b>22711043</b>	<b>10327923</b>	<b>20630836</b>

Particulars	GRAND TOTAL			
	31.12.2020		31.12.2019	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	7606924	21949037	9598242	18058066
2 Travel, conveyance and vehicle running expenses	58012	127567	147211	389409
3 Training expenses	-709	-5859	10002	36062
4 Rents, rates & taxes	295885	692056	283464	668680
5 Repairs	34595	92689	65405	198537
6 Printing & stationery	41661	96532	58584	144768
7 Communication	85847	237312	75108	219797
8 Legal & professional charges	34915	78647	47179	113454
9 Auditors' fees, expenses etc				
(a) as auditor	3459	7317	357	4324
(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	185	920	34	1602
10 Advertisement and publicity	22057	37011	39599	117832
11 Interest & Bank Charges	72105	186783	67140	182522
12 Service Tax on Premium	0	0	0	0
13 Depreciation	96641	304660	138273	396116
14 Outsourcing Expenses	52361	132579	-4879	5749
15 Unins. Exp.	181116	439964	538821	1172310
16 Others (to be specified)	825562	1932145	524578	1866866
<b>TOTAL</b>	<b>9410616</b>	<b>26309360</b>	<b>11589118</b>	<b>23581094</b>