



FORM NL-7-OPERATING EXPENSES SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

in thousands

Particulars	Fire				Marine				Miscellaneous				GRAND TOTAL			
	30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016		30.09.2017		30.09.2016	
	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 and Welfare benefits	391217	1080522	447441	1100468	74573	185598	69932	216964	4938895	9400435	4843523	9113548	5404685	10666555	5360896	10430980
2 Travel, conveyance and vehicle running expenses	9885	25921	12435	28240	1869	4452	2008	5567	121712	225509	130519	233867	133466	255882	144962	267674
3 Training Expenses	-300	1381	225	1504	-34	237	8	296	1133	12011	4099	12460	799	13629	4332	14260
4 Rents, rates & taxes	19322	38622	17902	36286	3526	6634	3013	7153	211088	336005	180288	300500	233936	381261	201203	343939
5 Repairs	8576	16370	6693	13701	1556	2812	1123	2701	91970	142417	67639	113462	102102	161599	75455	129864
6 Printing and Stationery	4432	11359	4786	11454	836	1951	757	2258	53985	98821	51259	94860	59253	112131	56802	108572
7 Communication	-35019	5544	656	15190	-5582	952	-277	2995	-214309	48236	30759	125796	-254910	54732	31138	143981
8 Legal and Professional charges	1993	6495	2042	5024	391	1116	320	991	27369	56509	22104	41603	29753	64120	24466	47618
9 Auditors' fees, expenses etc.																
(a) as auditor	2200	3633	-42	416	393	624	-21	83	22337	31610	450	3447	24930	35867	387	3946
(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) Any other capacity	-16	194	23	165	-1	33	2	33	331	1689	445	1370	314	1916	470	1568
10 Advertisement and publicity	465	11976	7458	17936	203	2057	1177	3536	29686	104193	80025	148537	30354	118226	88660	170009
11 Interest and Bank Charges	3834	8396	2334	4836	708	1442	390	954	43515	73042	23684	40047	48057	82880	26408	45837
12 Service Tax on Premium A/c	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	7320	23606	8787	22910	1432	4055	1338	4517	99961	205371	97385	189729	108713	233032	107510	217156
13 Outsourcing Expenses	16527	49257	44934	77071	3189	8461	7960	15196	216687	428534	428132	638267	236403	486252	481026	730534
14 Umex Exp	36335	97330	59247	116087	6894	16718	10089	22887	451971	846759	589711	961377	495200	960807	659047	1100351
15 Others	26856	43948	12649	34906	6325	12686	7073	14279	391325	648539	236111	449816	424506	705173	255833	499001
TOTAL	493627	1424554	627570	1486194	96278	249828	104892	300410	6487656	12659676	6786133	12468686	7077561	14334062	7518595	14255290

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.