



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			
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019	
	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	720612	1966304	362207	993183	57875	129079	43155	94750	32874	101829	27080	65141	50749	230908	70235	159891
2 Travel, conveyance and vehicle running expenses	5047	9536	13882	28434	369	626	1523	2713	246	494	987	1865	615	1120	2510	4578
3 Training expenses	-795	-780	780	3959	-51	-46	106	292	-42	-37	63	201	-93	-83	169	493
4 Rents, rates & taxes	53177	54315	28867	45224	3500	3565	2977	4314	2750	2813	1979	2966	6250	6378	4956	7280
5 Repairs	3302	7965	7255	15630	256	523	806	1491	154	806	1025	520	410	995	1326	2516
6 Printing & stationery	4337	7523	4994	10118	323	494	546	965	225	390	355	664	548	884	901	1629
7 Communication	8936	20766	7244	16986	687	1363	824	1621	421	1076	527	1114	1108	2439	1351	2735
8 Legal & professional charges	3135	5996	3626	7781	229	393	402	742	153	311	260	510	382	704	662	1252
9 Auditors' fees, expenses etc																
(a) as auditor	1109	529	856	466	68	35	76	44	59	27	54	31	127	62	130	75
(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	58	101	4	188	6	7	21	118	2	5	1	12	7	12	4	30
10 Advertisement and publicity	274	2050	4066	9185	33	135	457	876	8	106	294	602	41	241	751	1478
11 Interest & Bank Charges	6435	15722	5363	13546	501	1032	623	1292	300	814	394	888	801	1846	1017	2180
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	9690	28519	9975	30271	796	1872	1228	2888	434	1477	761	1985	1230	3349	1989	4873
14 Outsourcing Expenses	7300	10998	1399	1248	510	721	131	119	365	570	91	82	875	1291	222	201
15 Umex Exp.	34556	35488	74959	74959	2277	2330	7152	7152	1786	1838	4916	4916	4063	4168	12068	12068
16 Others (to be specified)	67603	129248	62404	214936	4361	7724	7652	13380	9216	17620	4971	9194	13577	25344	12623	22574
TOTAL	924975	2294354	587881	1465210	71739	149853	67661	132657	48951	129745	43253	91196	120690	279598	110914	223853

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,00,000 whichever is higher, shall be shown as a separate line item.

Particulars	MOTOR OD				MOTOR TP				MOTOR TOTAL			
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019	
	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.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1 Employees' remuneration & welfare benefits	637744	1196132	384168	945982	1935646	3558844	1232861	2549791	2573390	4792976	1617029	3395773
2 Travel, conveyance and vehicle running expenses	3789	5801	13569	24220	11407	17250	42626	72998	15196	23051	56195	97218
3 Training expenses	469	439	938	3696	1294	1277	3097	7854	1963	1706	4035	10460
4 Rents, rates & taxes	32531	33041	26550	38522	95770	98251	81965	116104	129301	131292	108515	154626
5 Repairs	2755	4845	7183	13313	8339	14407	22646	40126	11094	19252	29829	53439
6 Printing & stationery	3237	4576	4868	8618	9721	13608	15282	25976	12958	18184	20150	34594
7 Communication	7329	12632	7339	14469	22166	37563	23277	43629	29495	50195	30616	58078
8 Legal & professional charges	2365	3647	3587	6628	7123	10846	11301	19973	9488	14493	14890	26063
9 Auditors' fees, expenses etc												
(a) as auditor	582	322	683	397	1712	957	2010	1195	2294	1279	2693	1592
(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	42	61	25	157	126	182	97	473	168	243	122	630
10 Advertisement and publicity	451	1247	4076	7823	1398	3709	12895	23580	1849	4956	10971	31403
11 Interest & Bank Charges	5021	9624	5549	11538	16393	28440	17698	34776	21754	38004	23247	46314
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	8909	17349	10929	25784	27084	51389	35353	77714	35993	68938	46382	103498
14 Outsourcing Expenses	5032	6690	1173	1063	15081	19894	3518	3203	20113	26584	4691	4266
15 Umex Exp.	21170	21588	63849	63849	62981	64194	192440	192440	84151	85782	256289	256289
16 Others (to be specified)	21851	23225	7999	13950	13646	21328	21378	35897	35507	65651	28777	49937
TOTAL	949719	1609891	608485	1204509	2350759	4129283	1910846	3569711	3300478	5739174	2519331	4774220



FORM NL-7-COMMISSION SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Workmen compensation				Personal Accident				Aviation				Engineering			
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
1 Employees' remuneration & welfare benefits	30256	60237	16078	37223	298309	530558	135006	263101	43849	74579	14393	69371	171341	371461	115498	223339
2 Travel, conveyance and vehicle running expenses	184	292	578	1066	1737	2574	4596	7532	251	362	718	1986	1080	1801	3907	6394
3 Training expenses	-24	-32	39	115	-208	-193	350	810	-29	-27	15	214	-147	-133	298	688
4 Rents, rates & taxes	1637	1664	1147	1695	14446	14658	8680	11980	2032	2060	1794	3159	10078	10261	7374	10170
5 Repairs	132	244	305	586	1279	2149	2451	4140	187	302	362	1092	756	1505	2084	3515
6 Printing & stationery	158	230	207	379	1473	2030	1646	2680	211	285	261	707	941	1421	1399	2275
7 Communication	636	636	310	637	3397	5804	2535	4500	406	788	357	1186	2022	3923	2155	3820
8 Legal & professional charges	115	184	153	292	1084	1618	1222	2061	156	227	185	543	678	1133	1040	1750
9 Auditors' fees, expenses etc	30	16	30	17	251	143	202	123	34	20	67	33	193	100	172	105
(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(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	2	3	1	7	19	27	13	49	3	4	-3	13	12	19	10	41
10 Advertisement and publicity	20	63	172	341	222	553	1400	2433	34	78	196	642	102	387	1190	2065
11 Interest & Bank Charges	258	482	234	508	2511	4243	1937	3388	367	598	233	946	1478	2970	1648	3046
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	421	874	455	1135	4185	7697	3924	8019	618	1082	346	2114	2363	5388	3338	6807
14 Outsourcing Expenses	248	337	52	47	2278	2968	360	330	326	417	100	87	1484	2078	307	281
15 Umez Exp.	1165	1087	289	289	9403	1977	1897	1323	1323	5236	5236	4554	6704	10856	10856	10856
16 Others (to be specified)	2188	3904	2938	5254	20777	31753	23012	37136	4437	7460	3691	59940	10383	16795	15778	26078
TOTAL	37041	69991	25478	52114	361163	616060	207991	368339	54295	89579	27867	147269	209013	425813	173052	307230



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			
	30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019		30.09.2020		30.09.2019	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
1 Employees' remuneration & welfare benefits	162152	375763	132107	261044	128950	185013	36079	88828	2484401	5429490	916446	2149641	143868	365724	812883	818410	6035616	12144901	3796319	7306750
2 Travel, conveyance and vehicle running expenses	1062	1822	4500	7474	692	897	1373	2543	15717	26327	33103	61543	972	1773	23303	23430	36881	58899	128273	209186
3 Training expenses	-150	-135	338	804	-70	-66	91	724	-2161	-1949	2168	6622	-148	2501	-4801	2521	-4801	-4361	9835	22508
4 Rents, rates & taxes	10185	10380	8545	11888	5099	5111	2730	4045	147262	149951	65915	97883	9897	10101	37123	37266	329897	335478	241763	332712
5 Repairs	722	1522	2396	4108	536	749	724	1398	10969	21989	17460	33829	651	1482	12806	12879	26326	49194	68417	114986
6 Printing & stationery	926	1438	1613	2660	571	708	493	905	13711	20768	11886	21899	868	1400	8293	8338	31817	46464	45948	74437
7 Communication	1939	3968	2475	4465	1413	1954	735	1519	29370	57329	17725	36795	1757	1898	3863	13912	13998	70240	70800	124968
8 Legal & professional charges	695	1146	1194	2095	433	564	362	696	9793	16553	8719	16840	605	1114	6377	6412	23900	37002	34138	57242
9 Auditors' fees, expenses etc	201	101	203	122	77	50	73	42	2832	1460	1771	1008	201	98	387	384	6113	3267	5597	3426
(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(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	12	19	12	48	7	9	1	36	175	278	46	398	12	20	150	152	410	622	352	1354
10 Advertisement and publicity	87	392	1368	2414	112	193	409	821	1463	5660	9673	19879	65	381	7524	7569	3954	12663	39100	67570
11 Interest & Bank Charges	1417	3025	3889	3951	1054	1479	554	1212	23457	43406	13327	29319	1272	2925	11090	11162	53563	97110	54159	98666
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	2221	5450	3809	7997	1822	2683	1075	2707	34233	78735	25851	65518	1951	5304	24766	24944	83807	176151	109846	222699
14 Outsourcing Expenses	1468	2102	359	328	866	1035	124	112	21623	30362	2995	2700	1387	2046	1029	1028	49793	67929	10017	9179
15 Umex Exp.	662	678	19703	19703	3296	3939	6704	6704	95771	97974	163240	162240	6435	6601	61768	61768	244620	219192	551462	551462
16 Others (to be specified)	16963	78958	21896	38932	8379	11070	6907	17538	185748	334817	166589	303417	11404	21884	121316	122036	619076	951991	648872	1104778
TOTAL	206467	442713	202406	367573	152297	214788	60434	124360	3072364	6302150	1456114	3009501	181196	424584	1145228	1152307	7574314	14324792	5817901	10302913

Particulars	GRAND TOTAL			
	30.09.2020		30.09.2019	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
1 Employees' remuneration & welfare benefits	6846977	14342113	4230761	8459824
2 Travel, conveyance and vehicle running expenses	42543	69555	144665	242198
3 Training expenses	-5600	-5150	10784	26000
4 Rents, rates & taxes	389324	396171	275586	385216
5 Repairs	30038	58094	76998	133132
6 Printing & stationery	36902	54871	51843	86184
7 Communication	80284	151465	79395	144689
8 Legal & professional charges	26519	43732	38426	66275
9 Auditors' fees, expenses etc	7349	3858	6583	3967
(a) as auditor	0	0	0	0
(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	475	735	360	1568
10 Advertisement and publicity	4269	14954	43920	78233
11 Interest & Bank Charges	58799	114678	60539	115382
12 Service Tax on Premium	0	0	0	0
13 Depreciation	94727	208019	121810	257943
14 Outsourcing Expenses	57968	80218	11636	106226
15 Umex Exp.	253239	258848	638489	638489
16 Others (to be specified)	696256	1106583	724899	1342288
TOTAL	8619979	16898744	6516696	11991976