



## FORM NL-7-OPERATING EXPENSES SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

\* in thousands

Particulars	Fire				Marine				Miscellaneous				31.03.2012		31.03.2011	
	31.03.2012		31.03.2011		31.03.2012		31.03.2011		31.03.2012		31.03.2011		31.03.2012		31.03.2011	
	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	218569	1308138	298793	1774011	87339	539112	151072	779616	2161682	9478623	3158862	11392999	2467590	11325873	3608727	13946626
2 Travel, conveyance and vehicle running expenses	16510	55446	12684	55281	6707	22851	6145	24294	140288	401759	117261	355023	163505	480056	136090	434598
3 Training expenses	1448	6306	970	3883	585	2599	465	1707	13073	45694	8679	24938	15106	54599	10114	30527
4 Rents, rates & taxes	14512	51790	9630	48329	5887	21344	4751	21239	124924	375266	94375	310377	145323	448400	108756	379945
5 Repairs	5517	17932	2875	16122	2243	7390	1441	7085	46556	129930	29599	103538	54316	155252	33915	126745
6 Printing & stationery	4567	18179	4180	19152	1848	7492	2038	8417	40314	131724	39426	122996	46729	157395	45644	150565
7 Communication	9433	24364	7924	23308	3850	10041	3688	10243	76271	176542	63821	149689	89554	210947	75433	183240
8 Legal & professional charges	-65	7235	160	4978	-45	2982	134	2188	3401	52421	5078	31972	3291	62638	5372	39138
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	2663	2762	2473	2754	1097	1138	1091	1210	19346	20013	16122	17689	23106	23913	19686	21653
(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	93	263	71	205	38	109	33	90	764	1909	571	1319	895	2281	675	1614
10 Advertisement and publicity	19083	36237	9272	24548	7821	14934	4279	10788	147373	262568	72390	157653	174277	313739	85941	192989
11 Interest & Bank Charges	871	2956	670	3607	354	1218	334	1585	7416	21416	6772	23168	8641	25590	7776	28360
12 Others (to be specified)	81013	213601	57685	164548	34141	88959	30648	74289	684116	1597525	537229	1163268	799270	1900085	625562	1402105
13 Depreciation	30673	57725	8739	40162	12573	23790	4261	17650	236598	418267	82535	257924	279844	499782	95535	315736
<b>TOTAL</b>	<b>404886</b>	<b>1802934</b>	<b>416126</b>	<b>2180889</b>	<b>164437</b>	<b>743959</b>	<b>210385</b>	<b>960401</b>	<b>3702120</b>	<b>13113657</b>	<b>4232715</b>	<b>14112553</b>	<b>4271443</b>	<b>15660550</b>	<b>4859226</b>	<b>17253842</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.