



FORM NL-7-OPERATING EXPENSES SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

¹ in thousands

Particulars	Fire				Marine				Miscellaneous				GRAND TOTAL			
	30.06.2012		30.06.2011		30.06.2012		30.06.2011		30.06.2012		30.06.2011		30.06.2012		30.06.2011	
	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	590323	590323	377739	377739	217895	217895	153657	153657	2058818	2058818	2252240	2252240	2867036	2867036	2783636	2783636
2 Travel, conveyance and vehicle running expenses	20771	20771	11315	11315	7667	7667	4603	4603	72441	72441	67465	67465	100879	100879	83383	83383
3 Training expenses	-4165	-4165	578	578	-1538	-1538	235	235	-14528	-14528	3449	3449	-20231	-20231	4262	4261
4 Rents, rates & taxes	18543	18543	12044	12044	6844	6844	4899	4899	64670	64670	71811	71811	90057	90057	88754	88754
5 Repairs	8003	8003	4231	4231	2954	2954	1721	1721	27910	27910	25226	25226	38867	38867	31178	31178
6 Printing & stationery	7289	7289	4499	4499	2690	2690	1830	1830	25421	25421	26824	26824	35400	35400	33153	33153
7 Communication	7672	7672	5186	5186	2832	2832	2110	2110	26756	26756	30923	30923	37260	37260	38219	38219
8 Legal & professional charges	4648	4648	3429	3429	1716	1716	1395	1395	16211	16211	20442	20442	22575	22575	25266	25266
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	134	134	115	115	49	49	47	47	466	466	688	688	649	649	850	850
(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	218	218	113	113	80	80	46	46	760	760	675	675	1058	1058	834	834
10 Advertisement and publicity	11082	11082	5809	5809	4091	4091	2363	2363	38650	38650	34635	34635	53823	53823	42807	42807
11 Interest & Bank Charges	1726	1726	882	882	637	637	359	359	6021	6021	5258	5258	8384	8384	6499	6499
12 Others (to be specified)	81792	81792	29655	29655	29524	29523	16250	16250	287928	287928	248738	248738	399244	399243	294643	294643
13 Depreciation	15941	15941	7359	7359	5884	5884	2994	2994	55597	55597	43878	43878	77422	77422	54231	54231
TOTAL	763977	763977	462954	462954	281324	281324	192509	192509	2667128	2667128	2832252	2832252	3712429	3712429	3487715	3487714

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.