



FORM NL-7-OPERATING EXPENSES SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

in thousands

Particulars	Fire				Marine				Miscellaneous				Total			
	31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011		31.12.2012		31.12.2011	
	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	454672	1258500	375118	1089569	162055	448556	166786	451773	2663734	7373030	2650631	7316942	3280461	9080086	3192535	8858284
2 Travel, conveyance and vehicle running expenses	18238	49176	14052	38936	6500	17527	6218	16144	106847	288102	98942	261472	131585	354805	119212	316552
3 Training expenses	2015	563	1548	4858	718	200	694	2014	11800	3294	11004	32621	14533	4057	13246	39493
4 Rents, rates & taxes	16057	44884	13031	37278	5724	15998	5785	15457	94068	262957	91976	250342	115849	323839	110792	303077
5 Repairs	5567	15945	3372	12415	1984	5683	1540	5147	32616	93417	24308	83374	40167	115045	29220	100936
6 Printing & stationery	5183	15505	4406	13612	1847	5526	1972	5644	30365	90837	31281	91410	37395	111868	37659	110666
7 Communication	8805	16772	4879	14931	3138	5978	2181	6191	51582	98259	34617	100269	63525	121009	41677	121391
8 Legal & professional charges	3545	9463	1956	7300	1263	3373	896	3027	20759	55438	14120	49021	25567	68274	16972	59348
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	1	93	-18	99	2	34	-6	41	10	546	-95	667	13	673	-119	807
(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	29	197	27	170	10	70	14	71	162	1150	211	1146	201	1417	252	1387
10 Advertisement and publicity	9944	22457	6476	17154	3545	8004	2854	7113	58261	131567	45454	115195	71750	162028	54784	139462
11 Interest & Bank Charges	991	3440	615	2085	353	1226	277	864	5808	20155	4397	13998	7152	24821	5289	16947
12 Others (to be specified)	87853	206028	57772	132589	29908	72582	23037	54819	504240	1227125	373395	913412	622001	1505735	454204	1100820
13 Depreciation	12417	35250	9446	27052	4426	12564	4194	11217	72747	206517	66680	181668	89590	254331	80320	219937
TOTAL	625316	1678273	492680	1398048	221472	597321	216442	579522	3652999	9852394	3446921	9411537	4499787	12127988	4156043	11389106

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.