



**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				
	31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012		31.03.2013		31.03.2012		
	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	591062	1849562	218569	1308138	296073	744629	87339	539112	5045456	12418486	2161681	9478623	5932591	15012677	2467589	11325873
2	Travel, conveyance and vehicle running expenses	16960	66136	16510	55446	9100	26627	6707	22851	155955	444057	140287	401759	182015	536820	163504	480056
3	Training expenses	3696	4259	1448	6306	1515	1715	585	2599	25304	28598	13073	45694	30515	34572	15106	54599
4	Rents, rates & taxes	19000	63884	14512	51790	9721	25719	5887	21344	165976	428933	124924	375266	194697	518536	145323	448400
5	Repairs	3550	19495	5517	17932	2165	7848	2243	7390	37477	130894	46556	129930	43192	158237	54316	155252
6	Printing & stationery	4447	19952	4567	18179	2507	8033	1848	7492	43130	133967	40314	131724	50084	161952	46729	157395
7	Communication	12988	29760	9433	24364	6003	11981	3850	10041	101555	199814	76273	176542	120546	241555	89556	210947
8	Legal & professional charges	477	9940	-65	7235	629	4002	-45	2982	11300	66738	3400	52421	12406	80680	3290	62638
9	Auditors' fees, expenses etc						0		0					0	0	0	0
	(a) as auditor	3451	3544	2663	2762	1393	1427	1097	1138	23252	23798	19346	20013	28096	28769	23106	23913
	(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	154	351	93	263	71	141	38	109	1204	2354	763	1909	1429	2846	894	2281
10	Advertisement and publicity	38829	61286	19083	36237	16670	24674	7821	14934	279927	411494	147373	262568	335426	497454	174277	313739
11	Interest & Bank Charges	1248	4688	871	2956	661	1887	354	1218	11318	31473	7418	21416	13227	38048	8643	25590
12	Others (to be specified)	78731	284759	81012	213601	41175	113757	34140	88959	710952	1938077	684113	1597525	830858	2336593	799265	1900085
13	Depreciation	10019	45269	30673	57725	5661	18225	12573	23790	97430	303947	236599	418267	113110	367441	279845	499782
	<b>TOTAL</b>	<b>784612</b>	<b>2462885</b>	<b>404886</b>	<b>1802934</b>	<b>393344</b>	<b>990665</b>	<b>164437</b>	<b>743959</b>	<b>6710236</b>	<b>16562630</b>	<b>3702120</b>	<b>13113657</b>	<b>7888192</b>	<b>20016180</b>	<b>4271444</b>	<b>15660550</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.