



FORM NL-7-OPERATING EXPENSES SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

in thousands

	Particulars	Fire				Marine				Miscellaneous				Total			
		30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013		30.06.2014		30.06.2013	
		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	546369	546369	457368	457368	195702	195702	149952	149952	3457539	3457539	2659597	2659597	4199610	4199610	3266917	3266917
2	Travel, conveyance and vehicle running expenses	15289	15289	15628	15628	5476	5476	5123	5123	96754	96754	90880	90880	117519	117519	111630	111630
3	Training expenses	-492	-492	2424	2424	-176	-176	795	795	-3116	-3116	14092	14092	-3784	-3784	17311	17311
4	Rents, rates & taxes	17794	17794	12609	12609	6374	6374	4134	4134	112606	112606	73323	73323	136774	136774	90065	90065
5	Repairs	6042	6042	4220	4220	2164	2164	1384	1384	38235	38235	24541	24541	46441	46441	30146	30146
6	Printing & stationery	6010	6010	5526	5526	2152	2152	1812	1812	38031	38031	32135	32135	46193	46193	39473	39473
7	Communication	-1473	-1473	2797	2797	-527	-527	917	917	-9319	-9319	16267	16267	-11319	-11319	19980	19980
8	Legal & professional charges	2945	2945	2699	2699	1055	1055	885	885	18639	18639	15698	15698	22639	22639	19281	19281
9	Auditors' fees, expenses etc													0	0	0	0
	(a) as auditor	295	295	22	22	106	106	7	7	1868	1868	126	126	2269	2269	154	154
	(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	132	132	150	150	47	47	49	49	833	833	870	870	1012	1012	1069	1069
10	Advertisement and publicity	12617	12617	3367	3367	4519	4519	1104	1104	79843	79843	19576	19576	96980	96980	24048	24048
11	Interest & Bank Charges	1495	1495	641	641	535	535	210	210	9458	9458	3726	3726	11488	11488	4580	4580
12	Others (to be specified)	37859	37859	44579	44579	14716	14716	13770	13770	279973	279973	267856	267856	332548	332548	326204	326204
13	Outsourcing Expenses	38525	38525	24520	24520	13799	13799	8039	8039	243797	243797	142585	142585	296121	296121	175145	175145
14	Depreciation	11619	11619	11012	11012	4163	4163	3611	3611	73526	73526	64035	64035	89308	89308	78658	78658
	TOTAL	695026	695026	587562	587562	250105	250105	191791	191791	4438667	4438667	3425307	3425307	5383798	5383798	4204660	4204660

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.