



## 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			
		30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013		30.09.2014		30.09.2013	
		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	693410	1239779	396856	854224	149355	345057	121787	271739	3627409	7084948	2826082	5485679	4470174	8669784	3344725	6611642
2	Travel, conveyance and vehicle running expenses	22595	37884	17853	33481	5068	10544	5528	10651	119742	216496	124131	215011	147405	264924	147511	259142
3	Training expenses	1883	1391	802	3226	563	387	231	1026	11065	7949	6624	20716	13511	9727	7657	24968
4	Rents, rates & taxes	25940	43734	15377	27986	5798	12172	4769	8903	137319	249925	106398	179721	169057	305831	126543	216609
5	Repairs	5201	11243	6145	10365	965	3129	1914	3298	26019	64254	42021	66562	32185	78626	50081	80226
6	Printing & stationery	8353	14363	5561	11087	1846	3998	1715	3527	44049	82080	39066	71201	54248	100441	46342	85815
7	Communication	8287	6814	8866	11663	2424	1897	2793	3710	48258	38939	58630	74897	58969	47650	70288	90269
8	Legal & professional charges	3624	6569	3113	5812	773	1828	963	1848	18898	37537	21623	37321	23295	45934	25698	44980
9	Auditors' fees, expenses etc													0	0	0	0
	(a) as auditor	-70	225	148	170	-44	62	47	54	-583	1285	969	1095	-697	1572	1163	1318
	(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	64	196	6	156	8	55	1	50	286	1119	132	1002	358	1370	139	1208
10	Advertisement and publicity	10990	23607	10604	13971	2051	6570	3341	4445	55066	134909	70142	89718	68108	165087	84088	108135
11	Interest & Bank Charges	1395	2890	1251	1892	270	805	392	602	7059	16517	8425	12151	8724	20212	10068	14645
12	Service Tax on Premium A/c	30031	30031	22745	22745	8358	8358	7236	7236	171619	171619	146067	146067	210008	210008	176048	176048
13	Others (to be specified)	85870	123729	60304	104883	22691	37407	14627	28397	517238	797211	345987	613843	625799	958347	420917	747122
14	Outsourcing Expenses	45853	84378	64748	89268	9685	23484	20359	28398	238395	482192	430677	573262	293933	590054	515785	690929
15	Depreciation	-11615	4	-11012	0	-4162	1	-3611	0	-73505	21	-64035	0	-89282	26	-78658	0
	<b>TOTAL</b>	<b>931811</b>	<b>1626837</b>	<b>603367</b>	<b>1190929</b>	<b>205649</b>	<b>455754</b>	<b>182093</b>	<b>373884</b>	<b>4948334</b>	<b>9387001</b>	<b>4162939</b>	<b>7588246</b>	<b>6085794</b>	<b>11469592</b>	<b>4948399</b>	<b>9153059</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.