



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**UNITED INDIA INSURANCE COMPANY LIMITED**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

in thousands																	
Sl. No.	Particulars	Fire				Marine				Miscellaneous				GRAND TOTAL			
		31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013		31.03.2014		31.03.2013	
		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	850418	2052744	591062	1849562	297853	735264	296073	744629	3528120	12990191	5045456	12418486	4676391	15778199	5932591	15012677
2	Travel, conveyance and vehicle running expenses	34348	79516	16960	66136	12048	28480	9100	26627	147721	503184	155955	444057	194117	611180	182015	536820
3	Training expenses	4270	8451	3696	4259	1506	3027	1515	1715	20576	53479	25304	28598	26352	64957	30515	34572
4	Rents, rates & taxes	34800	74954	19000	63884	12240	26848	9721	25719	158322	474325	165976	428933	205362	576127	194697	518536
5	Repairs	11862	25420	3550	19495	4173	9105	2165	7848	54170	160865	37477	130894	70205	195390	43192	158237
6	Printing & stationery	11174	25952	4447	19952	3919	9296	2507	8033	47930	164233	43130	133967	63023	199481	50084	161952
7	Communication	24202	39110	12988	29760	8585	14009	6003	11981	130173	247496	101555	199814	162960	300615	120546	241555
8	Legal & professional charges	449	7492	477	9940	121	2684	629	4002	-8017	47414	11300	66738	-7447	57590	12406	80680
9	Auditors' fees, expenses etc																
	(a) as auditor	4634	4777	3451	3544	1660	1712	1393	1427	29103	30232	23252	23798	35397	36721	28096	28769
	(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	107	249	154	351	38	89	71	141	458	1573	1204	2354	603	1911	1429	2846
10	Advertisement and publicity	18976	36854	38829	61286	6696	13200	16670	24674	92522	233220	279927	411494	118194	283274	335426	497454
11	Interest & Bank Charges	1807	4208	1248	4688	633	1507	661	1887	7736	26631	11318	31473	10176	32346	13227	38048
12	Depreciation	19528	48807	10019	45269	6832	17483	5661	18225	78444	308863	97430	303947	104804	375153	113110	367441
13	Service Tax on Premium	0	0	-46	379	0	0	0	152	0	0	54	2545	0	0	8	3076
13	Outsourcing Expenses	63647	152787	705	114349	22296	54726	2431	47125	265349	966868	133041	828556	351292	1174381	136177	990030
15	Others (to be specified)	283544	193967	78072	170031	24211	61013	38744	66480	317018	1170042	577857	1106976	624773	1425022	694673	1343487
	<b>TOTAL</b>	<b>1363766</b>	<b>2755288</b>	<b>784612</b>	<b>2462885</b>	<b>402811</b>	<b>978443</b>	<b>393344</b>	<b>990665</b>	<b>4869625</b>	<b>17378616</b>	<b>6710236</b>	<b>16562630</b>	<b>6636202</b>	<b>21112347</b>	<b>7888192</b>	<b>20016180</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.