



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			
	31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014		31.03.2015		31.03.2014	
	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	603561	2457746	850418	2052744	227757	743817	297853	735264	5880067	16476149	3528120	12990191	6711385	19677712	4676391	15778199
2 Travel, conveyance and vehicle running expenses	15218	74379	34348	79516	6044	22510	12048	28480	160533	498621	147721	503184	181795	595510	194117	611180
3 Training expenses	-3951	8402	4270	8451	-896	2542	1506	3027	-14270	56323	20576	53479	-19117	67267	26352	64957
4 Rents, rates & taxes	35921	105821	34800	74954	12572	32026	12240	26848	309945	709400	158322	474325	358438	847247	205362	576127
5 Repairs	8594	24388	11862	25420	2985	7381	4173	9105	73236	163492	54168	160865	84815	195261	70203	195390
6 Printing & stationery	4590	27729	11174	25952	1952	8392	3919	9296	53655	185889	47930	164233	60197	222010	63023	199481
7 Communication	15740	33755	24202	39110	5202	10216	8585	14009	123340	226288	130173	247496	144282	270259	162960	300615
8 Legal & professional charges	-538	12660	449	7492	159	3832	121	2684	9448	84871	-8017	47414	9069	101363	-7447	57590
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	3941	4388	4634	4777	1203	1328	1660	1712	26859	29414	29103	30232	32003	35130	35397	36721
(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	75	305	107	249	28	92	38	89	730	2045	458	1573	833	2442	603	1911
10 Advertisement and publicity	14919	49337	18976	36854	5352	14931	6696	13200	134055	330745	92522	233220	154326	395013	118194	283274
11 Interest & Bank Charges	1129	5531	1807	4208	449	1674	633	1507	11921	37077	7736	26631	13499	44282	10176	32346
12 Service Tax on Premium	-1	3	0	0	0	1	0	0	1	22	0	0	0	26	0	0
13 Depreciation	-143589	65631	138384	48807	-42408	19862	-19319	17483	-876040	439974	-544161	308863	-1062037	525467	-425096	375153
13 Outsourcing Expenses	-416	165024	63647	152787	3899	49944	22296	54726	160843	1106284	265349	966868	164326	1321252	351292	1174381
15 Others (to be specified)	215993	259600	164689	193967	70273	82410	50363	61013	1594254	1843454	939625	1170042	1880520	2185464	1154677	1425022
TOTAL	771186	3294699	1363767	2755288	294571	1000958	402812	978443	7648577	22190048	4869625	17378616	8714334	26485705	6636204	21112347

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.