



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			
		30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014		30.06.2015		30.06.2014	
		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	571179	571179	546369	546369	156005	156005	195702	195702	3466495	3466495	3457539	3457539	4193679	4193679	4199610	4199610
2	Travel, conveyance and vehicle running expenses	14639	14639	15289	15289	3998	3998	5476	5476	88846	88846	96754	96754	107483	107483	117519	117519
3	Training expenses	934	934	-492	-492	255	255	-176	-176	5669	5669	-3116	-3116	6858	6858	-3784	-3784
4	Rents, rates & taxes	19225	19225	17794	17794	5251	5251	6374	6374	116679	116679	112606	112606	141155	141155	136774	136774
5	Repairs	7023	7023	6042	6042	1918	1918	2164	2164	42623	42623	38235	38235	51564	51564	46441	46441
6	Printing & stationery	6694	6694	6010	6010	1828	1828	2152	2152	40627	40627	38031	38031	49149	49149	46193	46193
7	Communication	6255	6255	-1473	-1473	1709	1709	-527	-527	37960	37960	-9319	-9319	45924	45924	-11319	-11319
8	Legal & professional charges	2891	2891	2945	2945	790	790	1055	1055	17548	17548	18639	18639	21229	21229	22639	22639
9	Auditors' fees, expenses etc													0	0	0	0
	(a) as auditor	236	236	295	295	64	64	106	106	1435	1435	1868	1868	1735	1735	2269	2269
	(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	136	136	132	132	37	37	47	47	825	825	833	833	998	998	1012	1012
10	Advertisement and publicity	5407	5407	12617	12617	1477	1477	4519	4519	32814	32814	79843	79843	39698	39698	96979	96979
11	Interest & Bank Charges	1604	1604	1495	1495	438	438	535	535	9735	9735	9458	9458	11777	11777	11488	11488
12	Service Tax on Premium	0	0	3	3	0	0	2	2	0	0	21	21	0	0	26	26
13	Depreciation	14915	14915	11619	11619	4074	4074	4163	4163	90522	90522	73526	73526	109511	109511	89308	89308
13	Outsourcing Expenses	29402	29402	38525	38525	8031	8031	13799	13799	178439	178439	243797	243797	215872	215872	296121	296121
15	Others (to be specified)	53779	53779	37857	37857	18740	18740	14714	14714	422148	422148	279954	279954	494667	494667	332525	332525
	TOTAL	734319	734319	695027	695027	204615	204615	250105	250105	4552365	4552365	4438669	4438669	5491299	5491299	5383801	5383801

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.