



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			
		30.06.2013		30.06.2012		30.06.2013		30.06.2012		30.06.2013		30.06.2012		30.06.2013		30.06.2012	
		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	457042	457042	590323	590323	149625	149625	217896	217896	2660251	2660251	2058818	2058818	3266917	3266917	2867035	2867035
2	Travel, conveyance and vehicle running expenses	15617	15617	20771	20771	5113	5113	7667	7667	90900	90900	72441	72441	111630	111630	100879	100879
3	Training expenses	2422	2422	-4165	-4165	793	793	-1538	-1538	14096	14096	-14528	-14528	17311	17311	-20231	-20231
4	Rents, rates & taxes	12600	12600	18543	18543	4125	4125	6845	6845	73340	73340	64670	64670	90065	90065	90058	90058
5	Repairs	4217	4217	8003	8003	1381	1381	2954	2954	24548	24548	27910	27910	30146	30146	38866	38866
6	Printing & stationery	5522	5522	7289	7289	1808	1808	2690	2690	32143	32143	25421	25421	39473	39473	35401	35401
7	Communication	2795	2795	7672	7672	915	915	2832	2832	16270	16270	26756	26756	19980	19980	37259	37259
8	Legal & professional charges	2697	2697	4648	4648	883	883	1716	1716	15700	15700	16211	16211	19281	19281	22574	22574
9	Auditors' fees, expenses etc													0	0	0	0
	(a) as auditor	22	22	134	134	7	7	49	49	125	125	466	466	154	154	650	650
	(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	150	150	218	218	49	49	81	81	871	871	760	760	1069	1069	1058	1058
10	Advertisement and publicity	3364	3364	11082	11082	1101	1101	4091	4091	19582	19582	38650	38650	24048	24048	53823	53823
11	Interest & Bank Charges	641	641	1726	1726	210	210	637	637	3729	3729	6021	6021	4580	4580	8385	8385
12	Others (to be specified)	69051	69051	81792	81792	21761	21761	29524	29524	410537	410537	287928	287928	501349	501349	399249	399249
13	Depreciation	11004	11004	15941	15941	3603	3603	5884	5884	64051	64051	55597	55597	78658	78658	77422	77422
	TOTAL	587144	587144	763977	763977	191373	191373	281328	281328	3426143	3426143	2667128	2667128	4204660	4204660	3712429	3712429

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.