



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			
		30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012		30.09.2013		30.09.2012	
		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	397182	854224	213505	803828	122114	271739	68605	286501	2825428	5485679	2650478	4709296	3344723	6611641	2932586	5799623
2	Travel, conveyance and vehicle running expenses	17864	33481	10167	30938	5538	10651	3360	11027	124112	215012	108814	181255	147514	259144	122341	223220
3	Training expenses	804	3226	2713	-1452	233	1026	1020	-518	6619	20715	6022	-8506	7656	24967	9755	-10476
4	Rents, rates & taxes	15386	27986	10284	28827	4778	8903	3429	10274	106380	179720	104219	168889	126544	216609	117932	207990
5	Repairs	6148	10365	2375	10378	1916	3297	745	3699	42015	66563	32891	60801	50079	80225	36010	74877
6	Printing & stationery	5565	11087	3033	10322	1719	3527	989	3679	39056	71199	35051	60472	46340	85813	39074	74474
7	Communication	8868	11663	295	7967	2795	3710	8	2840	58627	74897	19921	46677	70290	90270	20223	57483
8	Legal & professional charges	3115	5812	1271	5919	966	1849	394	2110	21622	37322	18468	34679	25704	44984	20132	42707
9	Auditors' fees, expenses etc													0	0	0	0
	(a) as auditor	149	171	-42	92	47	54	-17	32	970	1095	70	536	1166	1320	12	661
	(b) as adviser or in any other capacity, in respect of																
	(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	6	156	-50	168	1	50	-21	60	133	1004	228	988	139	1209	156	1215
10	Advertisement and publicity	10607	13971	1431	12513	3343	4444	368	4459	70137	89719	34656	73306	84088	108135	36455	90278
11	Interest & Bank Charges	1251	1892	723	2449	392	602	236	873	8421	12150	8326	14347	10064	14644	9286	17670
12	Service Tax on Premium A/c	0	0	0	0	0	0	2	2	0	0	0	0	0	0	3	3
13	Others (to be specified)	35832	104883	36383	118175	6637	28398	13148	42672	203305	613842	434957	722885	245774	747123	484493	883737
14	Outsourcing Expenses	89268	89268	0	0	28397	28397	0	0	573263	573263	0	0	690928	690928	5	5
15	Depreciation	11741	22745	6892	22833	3633	7236	2254	8138	82016	146067	78173	133770	97390	176048	87319	164741
	TOTAL	603786	1190930	288980	1052957	182509	373882	94524	375848	4162104	7588247	3532267	6199395	4948399	9153059	3915771	7628196

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.