



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			
	31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010		31.12.2011		31.12.2010	
	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	375118	1089569	543100	1475218	166786	451773	231398	628544	2650630	7316942	3031384	8234137	3192534	8858284	3805882	10337899
2 Travel, conveyance and vehicle running expenses	14051	38936	17271	42597	6218	16144	7358	18149	98941	261472	96401	237763	119210	316552	121030	298509
3 Training expenses	1548	4858	938	2913	694	2014	401	1241	11003	32621	5234	16259	13245	39493	6573	20413
4 Rents, rates & taxes	13031	37278	12930	38699	5785	15457	5509	16488	91976	250342	72170	216003	110792	303077	90609	271190
5 Repairs	3372	12415	4854	13247	1540	5147	2068	5644	24309	83374	27090	73939	29221	100936	34012	92830
6 Printing & stationery	4406	13612	5509	14972	1972	5644	2347	6379	31282	91410	30752	83570	37660	110666	38608	104921
7 Communication	4879	14931	6017	15384	2181	6191	2564	6555	34619	100269	33585	85870	41679	121391	42166	107809
8 Legal & professional charges	1957	7300	2233	4818	896	3027	952	2053	14118	49021	12466	26895	16971	59348	15651	33766
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	-18	99	83	281	-6	41	36	120	-95	667	464	1567	-119	807	583	1968
(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	27	170	23	134	14	71	9	57	210	1146	127	749	251	1387	159	940
10 Advertisement and publicity	6476	17154	4471	15276	2854	7113	1905	6508	45453	115195	24951	85263	54783	139462	31327	107047
11 Interest & Bank Charges	615	2085	896	2937	277	864	381	1252	4399	13998	5008	16397	5291	16947	6285	20586
12 Others (to be specified)	57770	132589	34802	106863	23037	54819	14340	43638	373394	913412	204701	626038	454201	1100820	253843	776539
13 Depreciation	9447	27052	10641	31423	4194	11217	4535	13389	66681	181668	59392	175389	80322	219937	74568	220201
TOTAL	492679	1398048	643768	1764763	216442	579522	273803	750016	3446920	9411537	3603725	9879838	4156041	11389107	4521296	12394617

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.