

**FORM NL-7-OPERATING EXPENSES SCHEDULE****Name of the Insurer : UNITED INDIA INSURANCE CO. LTD.****Registration No. and Date of Registration with the IRDA 545 / 10th March 2010****OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

in thousands

Particulars	Fire				Marine			
	31.03.2011		31.03.2010		31.03.2011		31.03.2010	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
1 Employees' remuneration & welfare benefits	298793	1774011	176932	1065702	151072	779616	88895	533281
2 Travel, conveyance and vehicle running expenses	12685	55281	14063	47626	6145	24294	7051	23832
3 Training expenses	970	3883	1232	2765	466	1706	618	1383
4 Rents, rates & taxes	9630	48329	13328	42394	4751	21239	6682	21215
5 Repairs	2875	16122	3103	12980	1441	7085	1556	6495
6 Printing & stationery	4180	19152	4825	17424	2038	8417	2419	8719
7 Communication	7924	23308	7878	24604	3688	10243	3950	12313
8 Legal & professional charges	160	4978	583	2986	135	2188	292	1494
9 Auditors' fees, expenses etc								
(a) as auditor	2474	2754	2401	2570	1091	1210	1202	1286
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0
(c) in any other capacity	71	205	42	159	33	90	22	80
10 Advertisement and publicity	9272	24548	10461	17645	4280	10788	5238	8830
11 Interest & Bank Charges	671	3607	1573	4583	333	1585	789	2294
12 Others (to be specified)	57685	164548	46691	114139	30650	74289	25709	63945
13 Depreciation	8738	40162	7832	53953	4262	17650	3937	26998
<b>TOTAL</b>	<b>416126</b>	<b>2180889</b>	<b>290944</b>	<b>1409531</b>	<b>210385</b>	<b>960401</b>	<b>148359</b>	<b>712165</b>

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.

Miscellaneous				TOTAL			
31.03.2011		31.03.2010		31.03.2011		31.03.2010	
For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
3158865	11392999	1348292	7002324	3608730	13946626	1614119	8601307
117264	355023	99417	312935	136094	434598	120531	384393
8679	24938	8412	18168	10115	30527	10262	22316
94374	310377	93650	278556	108755	379945	113660	342165
29599	103538	22454	85286	33915	126745	27113	104761
39427	122996	34336	114487	45645	150565	41580	140630
63819	149689	55252	161667	75431	183240	67080	198584
5079	31972	4330	19619	5374	39138	5205	24099
				0	0	0	0
16122	17689	15813	16887	19687	21653	19416	20743
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
570	1319	300	1045	674	1614	364	1284
72389	157653	70240	115943	85941	192989	85939	142419
6771	23168	10970	30116	7775	28360	13332	36993
537236	1163268	383539	936709	625571	1402105	455939	1114793
82535	257924	61104	354508	95535	315736	72873	435459
<b>4232715</b>	<b>14112553</b>	<b>2208111</b>	<b>9448250</b>	<b>4859226</b>	<b>17253842</b>	<b>2647414</b>	<b>11569946</b>