



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			
	30.09.2015		30.09.2014		30.09.2015		30.09.2014		30.09.2015		30.09.2014		30.09.2015		30.09.2014	
	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	608169	1179348	693410	1239779	149942	305947	149355	345057	3594210	7060705	3627409	7084948	4352321	8546000	4470174	8669784
2 Travel, conveyance and vehicle running expenses	20212	34851	22595	37884	5043	9041	5068	10544	119804	208650	119742	216496	145059	252542	147405	264924
3 Training expenses	11682	12616	1883	1391	3018	3273	563	387	69864	75533	11065	7949	84564	91422	13511	9727
4 Rents, rates & taxes	26145	45370	25940	43734	6519	11770	5798	12172	154948	271627	137319	249925	187612	328767	169057	305831
5 Repairs	6970	13993	5201	11243	1712	3630	965	3129	41156	83779	26019	64254	49838	101402	32185	78626
6 Printing & stationery	7644	14338	8353	14363	1891	3719	1846	3998	45214	85841	44049	82080	54749	103898	54248	100441
7 Communication	8635	14890	8287	6814	2154	3863	2424	1897	51189	89149	48258	38939	61978	107902	58969	47650
8 Legal & professional charges	4890	7781	3624	6569	1228	2018	773	1828	29038	46586	18898	37537	35156	56385	23295	45934
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	223	459	-70	225	55	119	-44	62	1312	2747	-583	1285	1590	3325	-697	1572
(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	33	169	64	196	7	44	8	55	189	1014	286	1119	229	1227	358	1370
10 Advertisement and publicity	11460	16867	10990	23607	2899	4376	2051	6570	68167	100981	55066	134909	82526	122224	68107	165086
11 Interest & Bank Charges	2131	3735	1395	2890	531	969	270	805	12624	22359	7059	16517	15286	27063	8724	20212
12 Service Tax on Premium	0	0	1	4	0	0	-1	1	0	0	0	21	0	0	0	26
13 Depreciation	15851	30766	18412	30031	3907	7981	4195	8358	93673	184195	98093	171619	113431	222942	120700	210008
13 Outsourcing Expenses	34605	64007	45853	84378	8574	16605	9685	23484	204769	383208	238395	482192	247948	463820	293933	590054
15 Others (to be specified)	122213	175992	85873	123729	34523	53263	22693	37407	815546	1237694	517261	797213	972282	1466949	625825	958347
TOTAL	880863	1615182	931811	1626837	222003	426618	205649	455754	5301703	9854068	4948336	9387003	6404569	11895868	6085794	11469592

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.