



## 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			
	31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014		31.12.2015		31.12.2014	
	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	822398	2001746	614406	1854185	213347	519294	171003	516060	4923662	11984367	3511134	10596082	5959407	14505407	4296543	12966327
2 Travel, conveyance and vehicle running expenses	20298	55149	21277	59161	5266	14307	5922	16466	121527	330177	121592	338088	147091	399633	148791	413715
3 Training expenses	2003	14619	10962	12353	519	3792	3051	3438	11993	87526	62644	70593	14515	105937	76657	86384
4 Rents, rates & taxes	25582	70952	26166	69900	6636	18406	7282	19454	153162	424789	149531	399456	185380	514147	182979	488810
5 Repairs	8558	22551	4551	15794	2221	5851	1267	4396	51235	135014	26002	90256	62014	163416	31820	110446
6 Printing & stationery	8217	22555	8776	23139	2132	5851	2442	6440	49194	135035	50152	132232	59543	163441	61370	161811
7 Communication	7064	21954	11201	18015	1833	5696	3117	5014	42287	131436	64009	102948	51184	159086	78327	125977
8 Legal & professional charges	470	8251	6629	13198	123	2141	1845	3673	2812	49398	37888	75425	3405	59790	46362	92296
9 Auditors' fees, expenses etc													0	0	0	0
(a) as auditor	159	618	222	447	41	160	63	125	955	3702	1270	2555	1155	4480	1555	3127
(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	29	198	34	230	8	52	9	64	173	1187	195	1314	210	1437	238	1608
10 Advertisement and publicity	9426	26293	10811	34418	2445	6821	3009	9579	56432	157413	61781	196690	68303	190527	75601	240687
11 Interest & Bank Charges	2306	6041	1512	4402	598	1567	420	1225	13808	36167	8639	25156	16712	43775	10571	30783
12 Service Tax on Premium	365	365	0	4	95	95	0	1	2185	2185	0	21	2645	2645	0	26
13 Depreciation	18168	48934	13576	43607	4713	12694	3779	12137	108770	292965	77581	249200	131651	354593	94936	304944
13 Outsourcing Expenses	44269	108276	81062	165440	11484	28089	22561	46045	265034	648242	463247	945439	320787	784607	566870	1156924
15 Others (to be specified)	101051	277043	85491	209220	27590	80853	24863	62270	640878	1878572	518803	1316016	769519	2236468	629159	1587506
<b>TOTAL</b>	<b>1070363</b>	<b>2685545</b>	<b>896676</b>	<b>2523513</b>	<b>279051</b>	<b>705669</b>	<b>250633</b>	<b>706387</b>	<b>6444107</b>	<b>16298175</b>	<b>5154468</b>	<b>14541471</b>	<b>7793521</b>	<b>19689389</b>	<b>6301779</b>	<b>17771371</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.