



FORM NL-7-COMMISSION SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Rs in thousands															
	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017	
	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	405016	1254382	367372	1447894	62599	166939	44271	161603	49720	109212	45998	114264	112319	276151	90269	275867
2 Travel, conveyance and vehicle running expenses	8969	33019	8354	34275	1440	4394	1011	3826	1190	2875	1067	2704	2630	7269	2078	6530
3 Training expenses	58	1527	711	2092	8	203	84	234	22	133	78	165	30	336	162	399
4 Rents, rates & taxes	14044	53872	15072	53694	2266	7036	1799	5993	1884	4604	1797	4237	4150	11640	3596	10230
5 Repairs	3726	13072	2254	18624	592	1740	301	2079	483	1138	435	1469	1075	2878	736	3548
6 Printing & stationery	2558	10285	2711	14070	420	1369	337	1570	354	895	393	1111	774	2264	730	2681
7 Communication	4548	17426	5921	11465	737	2319	678	1280	615	1517	554	904	1352	3836	1232	2184
8 Legal & professional charges	3681	7951	3925	10420	371	1058	458	1163	121	693	411	822	492	1751	869	1985
9 Auditors' fees, expenses etc																
(a) as auditor	10	357	89	3722	5	48	20	415	7	31	65	294	12	79	85	709
(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	5	187	-22	172	3	25	-2	19	3	16	2	14	6	41	0	33
10 Advertisement and publicity	3813	20754	3701	15677	681	2762	450	1750	620	1807	480	1237	1301	4569	930	2987
11 Interest & Bank Charges	3188	11149	2487	10883	506	1484	303	1215	413	971	329	859	919	2455	632	2074
12 Service Tax on Premium	0	0	7	7	0	0	1	1	0	0	0	0	0	0	1	1
13 Depreciation	6371	28753	7325	30931	1077	3827	889	3452	935	2593	949	2441	2012	6330	1838	5893
14 Outsourcing Expenses	0	0	32784	82041	0	0	3808	9157	0	0	3362	6474	0	7170	15631	
15 Umex Exp.	31004	92700	26527	123857	4758	12337	3255	13824	3750	8071	3626	9775	8508	20408	6881	23599
16 Others (to be specified)	17321	50654	10236	54185	3931	11155	2010	10031	3173	7291	2424	7089	7104	18446	4434	17120
TOTAL	496834	1595088	489454	1914009	78652	216696	59673	217612	63048	141757	61970	153859	141700	358453	121643	371471

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.

Particulars	MOTOR OD				MOTOR TP				MOTOR TOTAL			
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017	
	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	697322	1817606	727629	2133481	1929418	4811586	1536190	4663624	2626740	6629192	2263819	6797105
2 Travel, conveyance and vehicle running expenses	16124	47845	16780	50505	45046	126656	35375	110400	61170	174501	52155	160905
3 Training expenses	121	2212	1287	3083	476	5856	2743	6739	597	8068	4030	9822
4 Rents, rates & taxes	25399	76612	28869	79119	71052	202808	61161	172947	96451	279420	90030	252066
5 Repairs	6614	18941	6144	27443	18427	50140	12608	59988	25041	69081	18752	87431
6 Printing & stationery	4713	14904	5953	20732	13233	39452	12441	45318	17946	54356	18394	66050
7 Communication	8264	25250	9680	16894	23143	66843	20880	36928	31407	92993	30560	53822
8 Legal & professional charges	3820	11522	6903	15354	8970	30500	14763	33563	-12790	42022	21666	48917
9 Auditors' fees, expenses etc												
(a) as auditor	59	517	788	5485	191	1369	1472	11980	250	1886	2230	17474
(b) as adviser or in any other capacity, in respect of	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
(ii) Insurance matters	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
(c) in any other capacity	30	270	2	254	99	716	-6	556	129	986	-4	810
10 Advertisement and publicity	7729	30073	7519	23101	22125	79610	15832	50496	29854	109683	23351	73597
11 Interest & Bank Charges	5654	16154	5112	16036	15750	42764	10754	35054	21404	58918	15866	51090
12 Service Tax on Premium	0	0	10	10	0	0	22	22	0	0	32	32
13 Depreciation	12102	41664	14864	45577	34341	110292	31302	99627	46483	151956	46166	145204
14 Outsourcing Expenses	0	0	56800	120888	0	0	121682	264251	0	0	178482	385139
15 Umex Exp.	52947	134322	55870	182504	146276	355580	117230	398939	199173	489902	173100	581443
16 Others (to be specified)	43809	121351	36280	132343	117285	321241	25593	289292	165226	442549	111871	421645
TOTAL	877098	2359243	980460	2872809	2432283	6245413	2070042	6279783	3309381	8604656	3056902	9152541



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UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Workmen compensation				Personal Accident				Aviation				Engineering			
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017	
	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	27294	74888	20123	73456	128422	341679	96652	248117	28334	53046	10878	37544	158857	393165	112979	372176
2 Travel, conveyance and vehicle running expenses	623	1971	460	1739	2956	8994	2240	5874	696	1396	249	889	3714	10349	2592	8810
3 Training expenses	2	91	38	106	18	416	165	359	19	65	20	54	42	479	208	538
4 Rents, rates & taxes	981	3157	818	2724	4653	14402	3787	9201	1106	2236	439	1392	5861	16572	4537	13802
5 Repairs	256	780	137	945	1213	3560	897	3192	281	353	79	483	1519	4097	860	4783
6 Printing & stationery	181	614	153	714	861	2801	819	2411	210	435	85	365	1092	3224	892	3617
7 Communication	318	1040	308	582	1514	4747	1188	1965	362	737	160	297	1909	5462	1617	2947
8 Legal & professional charges	-177	475	208	529	-754	2166	876	1786	-2	336	110	270	-717	2492	1120	2678
9 Auditors' fees, expenses etc																
(a) as auditor	2	21	10	189	10	97	129	638	5	15	7	97	16	112	85	957
(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	1	11	-1	9	5	51	3	30	3	8	-1	4	9	59	-3	44
10 Advertisement and publicity	290	1239	204	795	1400	5653	1008	2687	385	878	111	407	1832	6505	1157	4030
11 Interest & Bank Charges	220	666	138	552	1038	3037	688	1865	239	471	75	282	1298	3494	783	2797
12 Service Tax on Premium	0	0	0	0	0	0	1	-1	0	0	0	0	0	0	2	2
13 Depreciation	463	1717	494	1569	2212	7832	1991	5300	565	1216	215	892	2838	9012	2288	7951
14 Outsourcing Expenses	0	0	1731	4162	0	0	7154	14059	0	0	911	2137	0	0	9272	21088
15 Umex Exp.	2077	5534	1480	6284	9760	25250	7582	21225	2125	3920	810	3212	12035	29055	8489	31837
16 Others (to be specified)	1705	5000	913	4557	8050	22812	5041	15391	1831	3542	507	2329	6802	18449	3860	15683
TOTAL	34236	97204	27124	98912	161358	443497	130221	334101	36159	68854	14659	50554	197107	502526	150738	493744



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UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017		31.12.2018		31.12.2017	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
1 Employees' remuneration & welfare benefits	818066	1622584	844862	1456056	24449	138856	18218	138750	2119626	4817826	1831772	5476534	5931788	14071236	5199303	14599738
2 Travel, conveyance and vehicle running expenses	19931	42711	19806	34468	415	3655	394	3285	50420	126821	42208	129643	139925	370398	120104	345613
3 Training expenses	472	1975	1324	2104	-46	169	47	200	829	5862	3257	7913	1933	17125	9089	21096
4 Rents, rates & taxes	31614	68392	32151	53997	623	5853	837	5145	79725	203071	72817	203094	221014	593103	205416	541421
5 Repairs	8056	16908	9469	18729	189	1447	41	3785	20516	50205	15228	70444	37071	146631	45379	187796
6 Printing & stationery	5985	13304	7724	14149	98	1139	81	1348	14957	39503	14903	53218	41330	115376	43051	141872
7 Communication	10343	22541	8394	11530	194	1929	481	1099	26019	66929	24663	43365	72066	195478	67371	115607
8 Legal & professional charges	-732	10285	6805	10479	-687	880	274	999	-6410	30540	17503	39413	-22269	89196	48562	105071
9 Auditors' fees, expenses etc																
(a) as auditor	133	462	1688	3743	-7	40	-48	357	268	1371	1823	14079	677	4004	5924	37534
(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	69	241	63	173	-3	21	-5	17	140	717	-2	652	353	2094	50	1739
10 Advertisement and publicity	10801	26847	8992	15766	15	2297	166	1502	25898	79714	18900	59208	70475	232816	53889	158082
11 Interest & Bank Charges	6880	14421	6195	10944	162	1234	106	1043	17529	42819	12844	41164	48770	125060	36695	109737
12 Service Tax on Premium	0	0	7	7	0	0	1	-1	0	0	26	26	0	0	69	69
13 Depreciation	15992	37193	17762	31105	168	3183	331	2964	39332	110435	37266	116993	108053	322544	106517	311888
14 Outsourcing Expenses	0	0	54641	82501	0	0	2367	7862	0	0	144161	310331	0	398719	872253	
15 Umex Exp.	61472	119910	69501	124555	1952	10262	1012	11869	160050	356041	140170	468478	448644	1039874	402144	1248903
16 Others (to be specified)	57286	123735	54151	108005	1351	9271	371	8607	134877	321657	90671	339719	377428	947058	267387	915926
TOTAL	1046368	2121509	1143525	1978313	28873	180236	24592	186833	2683776	6253511	2468308	7374346	7497258	18271993	7009669	19669345

Particulars	GRAND TOTAL			
	31.12.2018		31.12.2017	
	For the Cr.	Upto the Cr.	For the Cr.	Upto the Cr.
1 Employees' remuneration & welfare benefits	6449123	15601769	5656944	16323499
2 Travel, conveyance and vehicle running expenses	151524	410686	130536	386418
3 Training expenses	1905	18988	9962	23587
4 Rents, rates & taxes	239208	657615	224084	605345
5 Repairs	61872	161591	48269	209968
6 Printing & stationery	44662	127925	46492	158623
7 Communication	77966	216740	74524	129256
8 Legal & professional charges	-2642	98898	53356	117476
9 Auditors' fees, expenses etc				
(a) as auditor	699	4440	6098	41965
(b) as adviser or in any other capacity, in respect of	0	0	0	0
(i) Taxation matters	0	0	0	0
(ii) Insurance matters	0	0	0	0
(iii) Management services; and	0	0	0	0
(c) in any other capacity	364	2322	28	1944
10 Advertisement and publicity	75589	258139	58520	176746
11 Interest & Bank Charges	52877	138664	39814	122694
12 Service Tax on Premium	0	0	77	77
13 Depreciation	116436	357627	115680	348713
14 Outsourcing Expenses	0	0	438673	924925
15 Umex Exp.	488156	1152982	435552	1396359
16 Others (to be specified)	401853	1016158	282057	987231
TOTAL	8135792	20225534	7620766	21954825