



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			
	31.03.2017		31.03.2016		31.03.2017		31.03.2016		31.03.2017		31.03.2016		31.03.2017		31.03.2016	
	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	298338	1861239	496684	2498430	77435	385571	71987	591281	4996970	17940162	6427044	18411411	5372743	20186972	6995715	21501122
2 Travel, conveyance and vehicle running expenses	12876	58385	24713	79862	3122	12095	4593	18900	185882	562767	258345	588522	201880	633247	287651	687284
3 Training expenses	1484	4177	-6501	8118	334	865	-1871	1921	17962	40263	-27700	59826	19780	45305	-36072	69865
4 Rents, rates & taxes	22194	80332	20233	91185	5179	16641	3174	21580	292834	774307	247173	671962	320207	871280	270580	784727
5 Repairs	5961	25401	4350	26901	1430	5262	515	6366	83839	244832	63222	198236	91230	275495	68087	231503
6 Printing & stationery	5075	22466	4043	26598	1225	4654	444	6295	72524	216548	60971	196006	78824	243668	65458	228899
7 Communication	5246	30653	11909	33863	1341	6350	2318	8014	85044	295456	118104	249540	91631	332459	132331	291417
8 Legal & professional charges	1591	9202	1346	9597	407	1907	130	2271	25668	88696	21322	70720	27666	99805	22798	82588
9 Auditors' fees, expenses etc	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	3689	4114	4480	5098	768	852	1047	1207	36133	39655	33863	37565	40590	44621	39390	43870
(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	41	230	20	218	10	47	0	52	645	2213	420	1607	696	2490	440	1877
10 Advertisement and publicity	3745	30624	7058	33351	1044	6344	1072	7893	72584	295181	88357	245770	77373	332149	96487	287014
11 Interest & Bank Charges	179	10548	1306	7347	142	2186	172	1739	15800	101672	17977	54144	16121	114406	19455	63230
12 Service Tax on Premium	-34766	0	-58	307	-6854	0	-22	73	-287914	0	80	2265	-329534	0	0	2645
13 Depreciation	51206	51206	9519	58453	10608	10608	1140	13834	493565	493565	137784	430749	555379	555379	148443	503036
13 Outsourcing Expenses	39825	161692	24933	133209	9468	33495	3436	31525	549276	1558524	333403	981645	598569	1753711	361772	1146379
14 Umex Exp.	77562	265250	229510	229510	17944	54949	54316	54316	1002373	2556697	1691305	1691305	1097879	2876896	1975131	1975131
15 Others (to be specified)	27895	104159	-155752	121291	10250	34247	-44012	36841	399247	1184874	-696632	1181940		1323280	-896396	1340072
TOTAL	522141	2719678	677793	3363338	133853	576073	98439	804108	8042432	26395412	8775038	25073213	8261034	29691163	9551270	29240659

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.