



**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			
	30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016		30.06.2017		30.06.2016	
	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	689305	689305	653027	653027	111025	111025	147032	147032	4461540	4461540	4270025	4270025	5261870	5261870	5070084	5070084
2 Travel, conveyance and vehicle running expenses	16036	16036	15805	15805	2583	2583	3559	3559	103797	103797	103348	103348	122416	122416	122712	122712
3 Training expenses	1681	1681	1279	1279	271	271	288	288	10878	10878	8361	8361	12830	12830	9928	9928
4 Rents, rates & taxes	19300	19300	18384	18384	3108	3108	4140	4140	124917	124917	120212	120212	147325	147325	142736	142736
5 Repairs	7794	7794	7008	7008	1256	1256	1578	1578	50447	50447	45823	45823	59497	59497	54409	54409
6 Printing & stationery	6927	6927	6668	6668	1115	1115	1501	1501	44836	44836	43601	43601	52878	52878	51770	51770
7 Communication	40563	40563	14534	14534	6534	6534	3272	3272	262545	262545	95037	95037	309642	309642	112843	112843
8 Legal & professional charges	4502	4502	2982	2982	725	725	671	671	29140	29140	19499	19499	34367	34367	23152	23152
9 Auditors' fees, expenses etc																
(a) as auditor	1433	1433	458	458	231	231	104	104	9273	9273	2997	2997	10937	10937	3559	3559
(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	210	210	142	142	34	34	31	31	1358	1358	925	925	1602	1602	1098	1098
10 Advertisement and publicity	11511	11511	10478	10478	1854	1854	2359	2359	74507	74507	68512	68512	87872	87872	81349	81349
11 Interest & Bank Charges	4562	4562	2502	2502	734	734	564	564	29527	29527	16363	16363	34823	34823	19429	19429
12 Service Tax on Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Depreciation	16286	16286	14123	14123	2623	2623	3179	3179	105410	105410	92344	92344	124319	124319	109646	109646
13 Outsourcing Expenses	32730	32730	32137	32137	5272	5272	7236	7236	211847	211847	210135	210135	249849	249849	249508	249508
14 Umex Exp.	60995	60995	56840	56840	9824	9824	12798	12798	394788	394788	371666	371666	465607	465607	441304	441304
15 Others (to be specified)	17092	17092	22257	22257	6361	6361	7206	7206	257214	257214	213705	213705	280667	280667	243168	243168
<b>TOTAL</b>	<b>930927</b>	<b>930927</b>	<b>858624</b>	<b>858624</b>	<b>153550</b>	<b>153550</b>	<b>195518</b>	<b>195518</b>	<b>6172024</b>	<b>6172024</b>	<b>5682553</b>	<b>5682553</b>	<b>7256501</b>	<b>7256501</b>	<b>6736695</b>	<b>6736695</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.