



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								
	31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012		31.12.2013		31.12.2012		
	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	348102	1202326	454672	1258500	165672	437411	162055	448556	3976392	9462071	2663734	7373030	4490166	11101808	3280461	9080086
2	Travel, conveyance and vehicle running expenses	11687	45168	18238	49176	5781	16432	6500	17527	140451	355463	106847	288102	157919	417063	131585	354805
3	Training expenses	955	4181	2015	563	495	1521	718	200	12188	32903	11800	3294	13638	38605	14533	4057
4	Rents, rates & taxes	12168	40154	16057	44884	5705	14608	5724	15998	136283	316003	94068	262957	154156	370765	115849	323839
5	Repairs	3193	13558	5567	15945	1635	4932	1984	5683	40132	106695	32616	93417	44960	125185	40167	115045
6	Printing & stationery	3691	14778	5183	15505	1850	5377	1847	5526	45104	116303	30365	90837	50645	136458	37395	111868
7	Communication	3245	14908	8805	16772	1714	5424	3138	5978	42426	117323	51582	98259	47385	137655	63525	121009
8	Legal & professional charges	1231	7043	3544	9463	714	2563	1263	3373	18109	55431	20759	55438	20054	65037	25566	68274
9	Auditors' fees, expenses etc													0	0	0	0
	(a) as auditor	-28	143	1	93	-2	52	2	34	34	1129	10	546	4	1324	13	673
	(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	-14	142	29	197	1	51	10	70	111	1115	162	1150	98	1308	201	1417
10	Advertisement and publicity	3907	17878	9944	22457	2060	6504	3545	8004	50979	140698	58261	131567	56946	165080	71750	162028
11	Interest & Bank Charges	509	2401	991	3440	272	874	353	1226	6745	18895	5808	20155	7526	22170	7152	24821
12	Depreciation	6534	29279	12417	35250	3415	10651	4426	12564	84352	230419	72747	206517	94301	270349	89590	254331
13	Service Tax on Premium	0	0	425	425	0	0	150	152	0	0	2491	2491	0	0	3068	3068
13	Outsourcing Expenses	-128	89140	113644	113644	4033	32430	44694	44694	128256	701519	695515	695515	132161	823089	853853	853853
15	Others (to be specified)	-194460	-89577	-26216	91959	8404	36802	-14936	27736	239182	853024	-193766	529119	53126	800249	-234918	648814
	TOTAL	200592	1391522	625316	1678273	201749	575632	221473	597321	4920744	12508991	3652999	9852394	5323086	14476145	4499792	12127988

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.