



FORM ML-7 COMMISSION SCHEDULE
UNITED INDIA INSURANCE COMPANY LIMITED
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020	
	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 Employee's remuneration & welfare benefits	1124625	3730650	778840	2637015	79814	248070	83647	242422	80717	258504	43423	180470	160531	527080	100070	422892
2 Travel, conveyance and vehicle running expenses	9281	24471	12257	52327	662	1750	955	4820	660	1693	581	1841	1132	3452	1538	8391
3 Franchise expenses	548	1515	1103	4813	95	115	85	442	17	103	51	120	78	21	136	773
4 Rent, rates & taxes	47466	124811	51553	131107	1179	3151	4441	11961	3103	8953	3086	8310	6794	18110	7527	19266
5 Depreciation	3629	14613	4651	18709	756	3053	465	1856	263	1054	408	1513	551	2051	688	2827
6 Printing & Stationery	5244	16771	6141	21240	373	1203	520	1935	378	1158	339	1454	749	2361	839	3087
7 Communication	7844	26084	5213	18810	553	2294	473	2640	574	2096	779	1971	1127	5090	754	4924
8 Legal & professional charges	1432	10794	2785	14650	86	776	206	1130	309	748	146	960	207	1541	322	2142
9 Auditor's fees, incidental etc.																
10 As auditor	5472	6143	6518	8939	178	684	410	183	366	641	338	141	748	748	866	739
11 In respect of:																
(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
(iv) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Advertisement and publicity	2748	3688	3664	15069	54	264	301	1488	284	204	186	1084	284	540	482	2624
11 Interest & Bank Charges	561	2728	521	2401	391	1993	48	214	891	1921	241	1466	891	392	566	1802
12 Service Tax/Excise	2466	1466	1884	3084	161	100	100	140	161	151	74	74	349	349	174	174
13 Donations	860	860	1429	1429	626	3429	89	498	649	141	574	148	148	148	148	148
14 Outward Freight	759	2170	1821	1821	140	140	105	105	113	101	110	110	101	101	101	101
15 Other Exp.	28484	8940	4880	22265	2077	5811	2643	2020	2020	5893	4119	4996	4556	11404	10131	13397
16 Other (to be specified)	2952	17314	8161	60596	1494	1795	4697	23884	2541	33879	13490	7170	3991	46214	19027	36144
TOTAL	1231952	4972706	892481	3162081	87889	314484	49748	306495	87789	321298	57286	282895	179518	632782	119392	589363

Note: Name of expenses and income in excess of one percent of the total premium (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			
	31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020	
	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 Employee's remuneration & welfare benefits	94778	287718	720185	2470051	8738783	2240419	7498928	3915143	11615901	2960605	9668941	
2 Travel, conveyance and vehicle running expenses	7629	18842	11279	49013	23782	57230	35407	148813	14411	76072	46688	197816
3 Franchise expenses	569	1546	1054	4508	1182	3164	1482	1368	1364	470	820	1844
4 Rent, rates & taxes	3928	9981	5761	12129	12129	30244	14164	14164	14128	60172	10149	56864
5 Depreciation	1414	11482	3896	15194	2661	8464	11217	66727	10088	45541	14131	51449
6 Printing & Stationery	4077	13092	5887	19891	14814	39129	1428	6690	18415	5964	21114	80027
7 Communication	4978	27206	5681	20386	4308	18161	3269	18927	20011	112106	43006	188124
8 Legal & professional charges	1380	8502	2540	13461	4026	25246	8078	51117	5981	33318	10628	54662
9 Auditor's fees, incidental etc.												
10 As auditor	6082	4730	4241	10447	14316	12000	14160	16018	19008	17141	18842	
11 In respect of:												
(i) Taxation matters	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	
(iii) Management services and	0	0	0	0	0	0	0	0	0	0	0	
(iv) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	
10 Advertisement and publicty	2813	3680	3540	14901	10802	8622	11029	45112	14911	11461	14539	60100
11 Interest & Bank Charges	4978	21206	4844	22582	10013	46880	15291	69400	20951	86384	29093	90010
12 Service Tax on Premium	1745	1745	1824	1824	1340	5301	8078	10078	10085	3045	4902	4902
13 Donations	7813	14670	17171	49011	25844	100178	87291	100588	134019	140000	64646	301891
14 Outward Freight	634	17999	18880	17817	18009	84671	11264	52838	26214	72670	68144	30171
15 Other Exp.	2317	62346	48918	69688	17106	48954	14718	20512	81279	41180	48173	23133
16 Other (to be specified)	22070	134038	140911	612518	13913	40802	12671	54187	247613	64790	21118	86640
TOTAL	8281952	3383775	648091	3462034	3116478	10114919	2162371	9118174	4148883	13471894	3480794	12560883



FORM M-7 COMMISSION SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Workman compensation				Personal Accident				Aviation				Employee			
	31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020		31.03.2021		31.03.2020	
	For the Cr.	Units the Cr.	For the Cr.	Units the Cr.	For the Cr.	Units the Cr.	For the Cr.	Units the Cr.	For the Cr.	Units the Cr.	For the Cr.	Units the Cr.	For the Cr.	Units the Cr.	For the Cr.	Units the Cr.
1 Employee's remuneration & welfare benefits	40939	530935	29236	99662	262281	5007159	282776	810768	84329	218218	72005	202019	275833	815799	200486	636685
2 Travel, conveyance and vehicle running expenses	315	858	459	1979	2284	6596	4756	16088	651	1429	1205	4209	2205	5341	3229	12614
3 Fraternal expenses	10	5	21	181	147	314	431	1486	47	8	10	36	111	23	24	1465
4 House, light & water	1313	6169	1088	4949	14021	34993	3729	38984	1864	7893	4604	9318	11288	30248	18892	29002
5 Rent	114	114	104	648	836	3698	741	3838	204	854	174	1824	538	3108	837	8148
6 Printing & Stationery	108	108	238	861	1486	4212	8538	288	177	284	1467	1278	3621	3621	6514	11340
7 Contingencies	61	186	188	1088	1706	6782	1026	4803	68	1601	126	1807	2688	7818	1628	8885
8 Legal & professional charges	56	370	108	548	248	2362	1143	4845	150	630	201	1388	410	2301	751	3885
9 Auditor's fees, expenses etc.																
10 Ex-auditor	185	215	171	188	1469	1658	1405	1831	318	350	350	381	1101	1343	1096	1303
11 As adviser or in any other capacity in respect of																
12 Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Management services and																
15 in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16 Advertisement and publicity	23	120	144	604	257	984	1481	4910	113	215	123	1223	104	805	1010	3850
17 Interest & Bank Charges	208	918	197	989	1177	7850	2086	7100	484	3215	529	1843	1472	6927	1199	3798
18 Service Tax on Premium	78	78	41	41	611	611	311	182	182	182	81	81	489	489	261	261
19 Depreciation	18	1178	654	2011	847	12145	474	12484	714	2676	1004	4873	2484	9871	3124	11764
20 Indemnification Expenses	104	184	884	704	1840	6304	3556	3724	108	184	184	184	184	184	184	184
21 House Exp.	100	811	168	271	618	2128	1024	2248	103	57	264	636	582	1348	1001	1154
22 Other (to be specified)	168	648	838	2248	796	4724	1674	5884	25	1668	850	3114	4607	24104	1687	16202
TOTAL	65411	51888	3456	12480	28077	14800	34891	100750	9487	20841	8838	26781	30500	93978	22171	78002



FORM M-7 COMMISSION SCHEDULE
UNITED INDIA INSURANCE COMPANY LIMITED
OPERATING EXPENSES RELATIVE TO INSURANCE BUSINESS

Particulars	31.03.2021				31.03.2020				31.03.2019				31.03.2018				31.03.2017			
	For the Cr.		Units this Cr.		For the Cr.		Units this Cr.		For the Cr.		Units this Cr.		For the Cr.		Units this Cr.		For the Cr.		Units this Cr.	
	2021	2020	2021	2020	2020	2019	2019	2018	2018	2017	2017	2017	2016	2016	2016	2015	2015	2015	2014	2014
1 Employee's remuneration & welfare benefits	325417	822943	251224	799994	87177	303862	53055	199425	4763875	12492120	3087666	8134613	5613427	1836386	1059948	3024891	10137774	2958127	7995829	2387588
2 Travel, conveyance and vehicle insurance expenses	2541	5781	4041	15874	735	2023	801	3955	36892	81830	52461	161417	4627	12026	17651	60234	83681	191938	131289	473775
3 Franchise expenses	1142	34	363	1469	49	174	74	364	1659	568	4974	14847	368	74	1492	1014	8879	1186	11862	4674
4 Bonus, salary & taxes	19399	36373	16184	36103	174	1071	3679	6962	392917	646070	186776	37487	33664	63604	69769	19870	47614	161379	56136	308412
5 Depreciation	1482	3484	1064	4594	725	1414	370	1838	16336	48881	16261	50346	1804	1814	7901	1811	18788	14924	26814	148248
6 Printing & Stationery	1364	4853	2065	8484	586	1488	84	3861	23286	55641	20264	66264	2624	8974	8514	20166	47796	111248	46888	130111
7 Contingencies	1060	8938	2663	8168	586	1488	366	1478	3768	14638	43176	88873	1626	17741	1626	17741	18136	188364	65311	266888
8 Legal & professional charges	550	2568	938	4380	97	892	174	1083	8156	16647	13858	44662	737	5290	1240	16585	16597	86571	31127	139015
9 Auditor's fees, expenses etc.																				
10 As an advisor or in any other capacity in respect of	1265	1451	1380	1511	434	598	341	376	17861	20517	18150	13360	2585	3030	1242	1712	43858	48182	42385	45983
11 Transition matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Risk Management services and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 in any other capacity	18	4	17	65	0	0	0	21	626	205	679	35	35	35	76	205	689	1445	665	1074
15 Advertisement and publicity	458	873	1265	4846	49	205	251	1207	792	1330	16259	49261	334	1813	5497	18119	12651	28028	40956	149399
16 Interest & Bank Charges	1817	6566	1751	7797	420	2207	340	3118	27131	92299	25128	74388	2824	13877	7180	27051	95221	219768	19721	217779
17 Service Tax on Premium	338	338	328	328	327	327	32	32	7577	7577	1539	1838	1114	1114	1242	1242	17776	17776	8861	18861
18 Depreciation	2890	10471	4028	16091	647	1314	794	4361	36767	61961	35354	6414	27446	13642	69164	99064	101411	131074	43644	43644
19 Other Expenses	2447	1044	4472	1667	160	1014	1860	1867	14474	18444	52844	3794	14884	20242	24464	48462	148350	168461	168461	168461
20 Other Tax on Investment	2036	1811	1360	2120	178	684	874	1147	20867	10588	27281	1421	3078	4914	8865	24384	63858	36166	63858	63858
21 Other Tax on Investment	1484	4788	1484	4784	484	1484	74	1484	1444	58484	20490	35441	21887	14824	36418	55427	21474	144910	144910	144910
TOTAL	378171	109951	307921	1021417	9521	358207	58991	24268	519202	1468731	374358	1028810	401271	216167	158099	409117	114306	366149	972516	363818

Particulars	GRAND TOTAL			
	31.03.2021		31.03.2020	
	For the Cr.	Units this Cr.	For the Cr.	Units this Cr.
1 Employee's remuneration & welfare benefits	11622930	3517167	8477739	2693805
2 Travel, conveyance and vehicle insurance expenses	92294	21884	14584	53483
3 Franchise expenses	4511	1364	1364	4952
4 Bonus, salary & taxes	47462	116668	56251	142921
5 Depreciation	3891	13161	3123	42786
6 Printing & Stationery	51394	14334	7242	11660
7 Contingencies	9684	3638	7487	28474
8 Legal & professional charges	1847	9674	1421	14784
9 Auditor's fees, expenses etc.				
10 As an advisor or in any other capacity in respect of	0	0	0	0
11 Transition matters	0	0	0	0
12 Insurance matters	0	0	0	0
13 Risk Management services and	0	0	0	0
14 in any other capacity	18	4	17	65
15 Advertisement and publicity	1873	3118	4287	16111
16 Interest & Bank Charges	4282	2085	1167	2468
17 Service Tax on Premium	2032	2032	1107	1107
18 Depreciation	10564	40414	14470	54000
19 Other Expenses	7748	20518	48461	10552
20 Other Tax on Investment	28364	72638	49117	13813
21 Other Tax on Investment	14817	46918	94624	281206
TOTAL	1746877	3060217	1074895	3439784