



FORM ML-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED
Registration No.545 and Date of Registration with the IRDAI 2nd February 2023

Table with columns: Particulars, FIRE, Marine Cargo, Marine Hull, Total Marine, Motor OD, Motor TP, Total Motor, Health, Personal Accident, Travel Insurance, Total Health, Miscellaneous (Workmen's Compensation/Employer's Liability, Public/Product Liability, Engineering, Aviation, Crop Insurance, Other segments, Other Miscellaneous segment, Total Miscellaneous), Grand Total. Rows include: 1 Employee's remuneration & welfare benefits, 2 Travel, conveyance and vehicle running expenses, 3 Training expenses, 4 Rent, rates & taxes, 5 Repairs, 6 Printing & stationery, 7 Communication expenses, 8 Legal & professional charges, 9 Auditor's fees, expenses etc., (a) as auditor, (b) as advisor or in any other capacity, in respect of, (c) Taxation matters, (d) Insurance matters, (e) Management services, and (f) in any other capacity, 10 Advertisement and publicity, 11 Interest & Bank Charges, 12 Depreciation, 13 Brand/Trade Mark usage fee/charges, 14 Business Development and Sales Promotion, 15 Information Technology Expenses, 16 Goods and Services Tax (GST), 17 Others (to be specified), and TOTAL.

Notes:
(a) Items of expenses 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.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense".

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