



## FORM XL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED

Registration No.545 and Date of Registration with the IRDAI 21st February 2024

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous (Workers' Compensation/ Employer's Liability)		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)						
	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024	For the Quarter ended 30.09.2024	Upto the Quarter ended 30.09.2024					
	1 Employees' remuneration & welfare benefits	6,228	14,764	459	995	956	1,313	1,414	2,300	7,089	13,685	18,575	34,642	25,664	48,327	20,351	50,415	2,141	3,207	41	41	22,533	53,663	220	470	737	1,686	2,421	4,147	139	318	6,315	8,322	-	-	1,775	4,230	61,813	121,164	65,456	138,236				
2 Travel, conveyance and vehicle running expenses	86	146	6	11	11	15	18	26	36	50	154	289	331	543	285	567	26	36	0	0	311	603	3	5	10	189	30	47	2	4	93	94	-	-	25	48	806	1,362	909	1,554					
3 Training expenses	20	29	1	2	2	3	4	5	7	10	15	20	27	37	50	68	70	95	66	46	71	106	1	1	2	3	6	8	0	1	16	16	-	-	6	8	172	239	195	272					
4 Rent, rates & taxes	278	532	20	36	37	47	57	83	107	143	197	271	369	503	671	903	1,245	1,615	84	115	1	1,209	1,932	10	17	33	61	98	149	6	11	299	302	-	-	79	152	2,602	4,363	2,937	4,978				
5 Repairs	152	180	10	12	15	16	25	28	39	45	67	99	124	169	227	309	422	524	589	535	615	76	101	5	6	17	23	45	51	3	4	101	101	-	-	43	52	1,281	1,477	1,457	1,682				
6 Printing & stationery	31	66	2	4	4	6	7	10	14	19	26	34	45	61	80	105	124	157	104	14	0	114	241	1	2	4	8	12	19	1	1	37	37	-	-	9	19	301	344	340	420				
7 Communication expenses	35	65	3	6	6	8	9	15	21	28	37	48	63	82	107	140	181	234	303	396	511	663	863	111	144	188	242	311	396	503	632	797	997	-	-	10	27	365	779	409	889				
8 Legal & professional charges	16	31	1	2	2	3	3	5	7	9	12	16	21	28	37	48	63	82	107	140	181	234	303	396	511	663	863	111	144	188	242	311	396	503	632	797	997	-	-	5	9	149	255	168	291
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(c) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(d) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(e) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(f) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(g) in any other capacity	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
10 Advertisement and publicity	9	10	1	1	1	1	1	2	3	4	5	7	9	12	16	21	28	37	48	63	82	107	140	181	234	303	396	511	663	863	111	144	188	242	311	396	503	632	797	997	-	-	88	95	
11 Interest & Bank Charges	33	270	3	18	14	24	17	42	66	105	165	251	351	503	703	981	1,363	1,871	2,524	3,341	4,441	5,981	8,081	10,881	14,481	19,081	24,681	31,281	38,881	47,481	57,081	67,681	79,281	92,881	108,481	127,081	147,681	170,281	196,881	227,481	263,081				
12 Depreciation	173	584	14	39	35	52	48	69	91	124	169	227	309	422	567	761	1,015	1,345	1,761	2,271	2,981	3,901	5,141	6,721	8,861	11,681	15,301	19,921	25,661	32,601	40,941	50,781	62,221	75,461	90,701	108,941	130,181	155,421	184,661	217,901					
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14 Business Development and Sales Promotion	403	599	29	40	46	63	75	98	127	167	221	293	391	517	685	907	1,195	1,561	2,017	2,681	3,581	4,741	6,181	8,021	10,281	13,001	16,221	20,001	24,381	29,461	35,301	42,001	49,601	58,101	67,601	78,101	89,601	102,101	116,601	133,101					
15 Information Technology Expenses	181	480	14	32	30	43	44	75	214	445	564	728	931	1,191	1,517	1,917	2,401	3,001	3,741	4,641	5,701	6,941	8,381	10,021	11,861	13,901	16,241	18,881	22,821	28,061	34,701	42,841	52,481	63,821	77,061	92,501	110,541	131,981	157,421						
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
17 Others (to be specified)	46	74	11	32	28	42	39	73	179	435	478	1,022	657	1,527	436	1,604	61	102	-	-	496	1,706	6	15	17	54	47	100	3	10	264	265	-	-	93	222	1,983	3,969	1,536	3,908					
<b>TOTAL</b>	7,579	17,736	574	1,232	1,187	1,626	1,761	2,859	8,849	16,944	23,171	42,891	32,020	59,836	25,521	62,420	2,662	3,971	50	50	28,233	66,441	286	580	923	2,088	2,998	5,102	174	394	10,295	10,394	-	-	2,278	5,325	77,207	150,872	86,547	170,665					
<b>In India</b>	7,579	17,736	574	1,232	1,187	1,626	1,761	2,859	8,849	16,944	23,171	42,891	32,020	59,836	25,521	62,420	2,662	3,971	50	50	28,233	66,441	286	580	923	2,088	2,998	5,102	174	394	10,295	10,394	-	-	2,278	5,325	77,207	150,872	86,547	170,665					
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					

## Notes:

(a) Items of expenses 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 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 item on the basis of nature of services availed and not to be shown as "Outsourcing Expense".

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous (Workers' Compensation/ Employer's Liability)		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)	
	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023	For the Quarter ended 30.09.2023	Upto the Quarter ended 30.09.2023		
	1 Employees' remuneration & welfare benefits	9,955	20,525	474	1,085	872	1,316	2,288	6,640	12,828	15,979	31,155	22,620	43,883	25,086	54,761	1,769	3,101	29	29	-	-	28,886	57,883	223	403	854	1,847	1,571	3,412	320	403	6,238	6,245						